

Influence Analysis of Marketing Mix on Customer Decisions to Select Savings Accounts

Gusnia Saraswaty¹, Achmad Fachrodji², Unang Toto Handiman³

¹Alumni, Mercubuana University, Indonesia

²Lecturer, Mercubuana University, Indonesia

³Alumni, Mercubuana University, Indonesia

Abstract: This study aims to examine and analyze the influence of Product Quality, Place, Service Quality and Promotion partially and or together on customer purchase decisions related to choosing regular savings and business savings at Bank Mandiri, Gading Serpong, Tangerang Selatan. Research data is obtained by conducting a survey of customers. Determination of the Sample using the Slovin formula, from a population of 860 is taken a sample of 100 respondents was determined with the criteria that the respondent must have a Bank Mandiri saving. This research uses Linear Regression Method. The results show that the coefficient of determination is 0.833, meaning that the percentage of the influence of Product Quality, Place, Service Quality, and Promotion of Customer Decisions in choosing savings is 83.3%. The remaining 16.7% is influenced or explained by other variables not included in this research model. The results also show that partially Product Quality, Service Quality, and Promotion had a significant positive effect on customer decisions, while the Place variable had no significant positive effect on customer decisions. As simultaneously, there is a significant influence of Product Quality, Place, Service Quality, and Promotion on Customer Decisions in choosing savings.

Keywords: Product Quality, Place, Service Quality and Promotion, Purchasing Decisions

I. INTRODUCTION

Banking services is one of the activities in national banking that aims to provide convenience for savings customers in conducting financial transactions. Banking services are provided to support the smooth collection and distribution of funds to the public. On the other hand banking services are a source of revenue for the Bank. Law Number 10 of 1998 concerning Banking, expressly states that the Bank is a business entity that collects funds from the public and channels it back to the public to improve the lives of many people.

Bank Mandiri is a business entity owned by the state in the banking sector. In general, people are always involved in money and financial transactions, so they must have an account with a bank, usually they have one or more savings accounts. Bank Mandiri has many savings products offered to customers, including Mandiri Regular Savings and Mandiri Business Savings. Based on Fig. 1, register for opening a business savings account at Bank Mandiri Branch Office. Tangerang Gading Serpong shows fluctuating data.

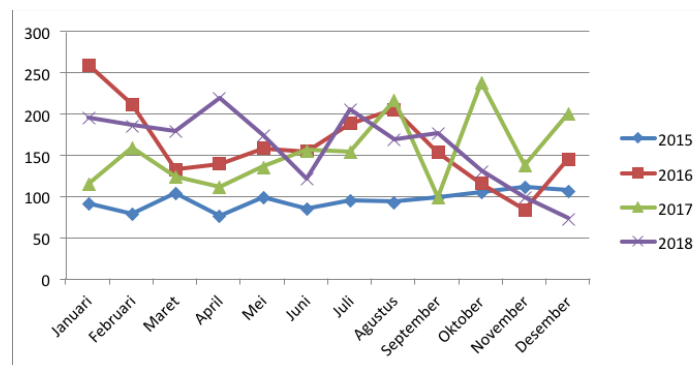


Fig. 1 Chart of Opening Account for Business Savings and Regular Savings Account for 2015-2018

Based on Fig. 1 it can be seen that the number of Savings accounts for both the Regular and Business Savings accounts for the period of 2015 was 1114 in 2016 increased to 1945 savings accounts, in 2017 decreased to 1934 saving accounts, and in 2018 decreased again to 1889 savings accounts. Based on the savings account opening data above, the researcher is interested in finding out the cause of the decrease in the level of opening a savings account and the factors that influence the decision to open a savings account.

Based on a preliminary survey of 15 customers to find out the reason they opened a savings account at Bank Mandiri Gading Serpong Branch Office, it appears that the customer decided to open a savings account most affected by promotions, savings products, services and places.

II. LITERATURE REVIEW

According to Kotler (2003:8) defines marketing as a social and managerial process by which a person or group gets what they need and want through the creation and exchange of products and values from other parties. Kotler and Armstrong (2012:28) define marketing is the process by which companies create value for customers and building strong relationships with customers in order to capture value from customers in return.

According to Schiffman and Kanuk (2007: 228) define the decision is the selection of two or more alternative choices. In other words alternative options must be available to someone when making a decision. If someone has a choice whether to make a purchase or not, that person is in a position to make a decision. Product purchasing decisions are actions of consumers to want to buy or not to product (Zeithaml, 2007:360). According to Kotler (2007:204), the decision making process of various factors that influence consumers in making a purchase consists of five stages of the process as follows: 1) Introduction to the problem; 2) Information Search; 3) Alternative Evaluation; 4) Product Purchasing Decisions; and 5) Post Purchase Behavior.

Kotler and Armstrong in Elis Yuli (2016:37) define products as everything that can be offered to the market to attract attention, acquisition, use, or consumption that can satisfy a desire or need. Then William J. Stanton in Buchari Alma (2008:139) defines the product as a set of tangible and intangible attributes including colors, prices, product names, good names of the shops that sell (retailers) and factory services and retail services received by buyers to satisfy their needs and desires.

Product quality is one of the mainstays of a company's marketing. Quality has a direct influence on the performance of products and services that can get closer to the value of satisfaction. Product quality is the ability of a product to perform, it includes the product's overall durability, precision, ease of operation and repair, and other valued attributes which means the ability of a product to demonstrate its function, that includes the overall durability, reliability, accuracy ease of operation and product repairs as well as other product attributes (Kotler and Armstrong, 2012: 283).

The influence of product quality on customer decisions in the selection of savings has been studied by Siti Wasiah (2017), the results of her research concluded that partially the quality of saving products has a positive and significant impact on the customer's decision to choose a standby IB savings. Based on another research conducted by Adi et al (2016) states that product quality has an influence on decision to save again. Results the research is supported by research Fajri et al (2013) stated that the variable product significant effect on decision to save again. Research Shofwa (2016), shows that the variables Product quality has an influence positive and strong enough to cause decision to save again. Results the research was also supported by Anuraga research (2015) which also states that the quality of the product has influence on save decisions again. The results of the study are in accordance with the hypotheses proposed in this study:

H₁: There is an influence of Product Quality on the Customer's Decision in choosing Bank Mandiri savings

Places are management decisions about when, where and how to deliver services to customers, according to Loveloc (2004). According to Kotler and Armstrong (2005), Place includes the activities of companies that make product availability to consumers. There are four elements that can influence and be an indicator for selecting a location, namely: Place, Accesability, Visibility and Infrastructure. According to Kotler (2006) place dimensions are marketing channels, market scope, location and inventory.

The influence of Place on customer decisions conducted by Putri VA, (2016), states that place has a significant positive effect on customer decisions because place is one of the factors Location, Product, Reputation and service to customer decisions that influence customers due to the closeness between houses the customer with the location of the bank and the location that is easily reached by vehicles and the condition of the building with the arrangement of space, maintenance of the building so that it makes customers feel comfortable. Based on another research conducted by Adi et al (2016) states that service quality has a positive effect and significant impact on saving decisions customer returns. The results of the study are supported by research conducted by Susanto et. al (2012) which states that quality service has a positive influence and significant.. The results of the study are in accordance with the hypotheses proposed in this study:

H₂: There is an influence of Place on the Customer's Decision in choosing Bank Mandiri savings

According to Kotler (2012:365), a service is any action or performance that one party can offer to another which is basically intangible and does not result in any ownership. According to Gronroos in Ratminto and Winarsih (2005:2) is an activity or a series of invisible activities that occur as a result of interactions between consumers and employees or other things provided by the service provider companies intended to solve consumer problems / customer. According to Jusuf Suit and Almasdi (2012:88) to serve customers excellence we are required to provide services that are certainly reliable, fast and complete with additional empathy and attractive appearance.

According to Lewis & Booms in Tjiptono (2012:157) defines service quality is a measure of how well the level of service provided is able to match customer expectations. This means that the service quality is determined by the ability of certain companies or institutions to meet the needs in accordance with what is expected or desired based on customer needs. Parasuraman, Zeithaml, and Berry in Saleh (2010:103) conducted a special study of several types of services and succeeded in identifying ten main factors that determine the quality of services. The ten factors are reability, responsive, competence, accessibility, courtesy, communication, credibility, security, understanding, and tangibles.

In a study conducted by Bagja Sumantri (2014), it was found that the higher the customer's perception of service quality would increase one's interest in becoming a customer in an Islamic bank. This is consistent with the results of research conducted by Cahyani (2013), in which the research revealed that there is a positive influence between service quality on interest. Kotler (2002:83) service is any action or activity that can be offered by one party to another party, which is basically intangible and does not result in any ownership, where service is the behavior of producers in order to meet the needs and desires of consumers in order to achieve satisfaction to consumers themselves. If consumers feel their needs can be met or able to exceed what is predicted, the higher the consumer's interest will increase. Therefore service quality has an influence on increasing interest in becoming customers of Islamic banks. Based on another research conducted by Fajri et al (2013) and Qomariah (2011) state that the place of the bank has significant influence in increasing customer decision to save again. The results of the study are in accordance with the hypotheses proposed in this study:

H₃: There is an influence of Service Quality on the customer's decision in choosing Bank Mandiri savings

According to Kotler (2010:426) promotion is a variety of activities carried out between companies to communicate the benefits of their products and to convince target consumers to buy them. According to Henry Simamora (2007:614), promotion is a company's attempt to influence by persuading (persuasive communication) prospective buyers through all elements of reference or marketing mix, and whereas according to Didin Suryadi (2011:8), promotion is a series of activities to communicate, give knowledge and convince people about a product so that he recognizes the greatness of the product, buy and use the product, also binds his thoughts and feelings in a form of loyalty to the product. Promotional activities not only function as a communication tool between company with consumers, but rather also as a tool for influence consumers in connection with a purchase or use of services as you wish and their needs. The same view stated (Manullang, 2008: 230), in a competitive business company must do the best promotion possible, without advertising the company will lose its market share. In the promotion of the bank is required to promote its products and services owned either directly or indirectly live. Without promotion don't expect customers can get to know the bank. Therefore, promotion is the most means powerful to attract and maintain its customers. One of the objectives of

bank promotion is informing its products which offered and trying to attract candidat new customer. Then the promotion too serves to remind customers products, promotions also influence customers to buy and finally too will improve the image of the bank in the eyes of the para its customers.

Research conducted by Robertus Andy Nugroho, Nawazirul Lubis, Apriatni EP (2014) that conclude there is a relationship positive promotion with levels strong relationship to saving customer decision saving. Based on another research conducted by some researchers such as Fajri et al (2013), Bagus (2014), Anuraga (2015), and Qomariah (2011) states that promotion has a positive effect on customer decision to save again. The results of the study are in accordance with the hypotheses proposed in this study:

H₄: There is an influence of Promotion on the customer's decision in choosing Bank Mandiri savings

Simultaneously product quality, location, service quality and promotion can influence customers' decision to save. Research conducted by Diana Ulfa and Utami Tri Sulistyorini (2018) conclude there is a significant influence between the variables of product quality, service quality, location and simultaneous promotion of the customer's decision to save again. The results of the study are in accordance with the hypotheses proposed in this study:

H₅: Simultaneously there is an influence of product quality, location, service quality and promotion on customer decisions in choosing Bank Mandiri savings

III. RESEARCH METHODOLOGY

The research design used by the author in this research is conclusive research, and the types are multiple cross – sectional descriptive research and causal research. The data collection method used in this research is the quantitative research method using survey method, by conducting structured interview with respondents by using questionnaire designed to obtain specific information. The statement expressed in the questionnaire is created by using 1-5 scale (Likert scale which is developed) to obtain the data that the nature is interval and will be given a score or value (1 = strongly disagree, 2 = disagree, 3 = Neutral, 4 = agree, 5 = strongly agree).

The variables used in this study are the Independent variable (product quality, location, service quality, and promotion) and the dependent variable (purchase decision).

In this study use the purposive sampling method, proportionate stratified random sampling technique is a sampling technique with certain conditions by determining specific criteria for the sample. The criteria used in this study are the customers who have Bank Mandiri savings. Determination of the number of samples is determined using the Slovin formula.

$$n = N / (1 + (N \times e^2)) = 860 / (1 + (860 \times (0.1)^2)) = 860 / 9.6 = 89.58$$

By rounding up to 90 samples, but to meet the minimum quota Slovin sampling rounded up to 100 samples.

Descriptive statistical techniques are used to present data for each variable individually and subsequently are used to measure central symptoms including median, mode, average, and size of spread by using standard deviations and are equipped with frequency tables and histogram charts. Inferential statistical techniques are used to test research hypotheses, with regression analysis and simple / multiple correlation with previously tested the analysis requirements through estimated tests for each simple and multiple regression and variant homogeneity test for variables X1, X2, X3 and X4.

IV. RESULT AND ANALYSIS

Characteristics of respondents in this study were dominated by female respondents as much as 70%, with ages from 17 to 27 years old as much as 57%, with jobs as private employees as much as 72%, who have accounts with accounts for 1 to 5 years as much as 37%.

In this study the validity test was conducted on the research instruments of variables Product Quality, Place, Service Quality, Promotion and Consumer Purchase Decision use SPSS. There are 6 indicators on the Product Quality variable, 8 indicators on the location variable, 12 indicators on the service quality variable and 9

indicators on the promotion variable. All indicators on each variable have a value of r (Pearson Correlation) greater than 0.361 so that all indicators on each variable can be used in subsequent tests.

Reliability is a measure that shows stability in measuring. The stability here means that the questionnaire is consistent if used to measure concepts or constructs from one condition to another. In this technique the measurement is carried out only at one time, then a comparison is made with other statements or by measuring the correlation between answers. In the SPSS program, this method is done by the Cronbach Alpha method, where a questionnaire is said to be reliable if the value of Cornbach Alpha is greater than 0.60. The test results show all product quality variables have a Cronbach Alpha value greater than 0.60

Statistical analysis of descriptions was made based on the results of research conducted on 100 respondents through questionnaires. From this questionnaire, the respondents' answers to the answers of each study were based on a scale of 1-5. Product Quality, the measurement results are the average value of the variable obtained is 3.94. This indicates that the product quality is said to be good. The factor that most influences the quality of this good product is the dimension of quality impression with an average value of 4.12. Space, the measurement results are the average value of the variable obtained is 4.11. This indicates that the Place is good. The factor that most influences this place both is the easily visible dimension with an average value of 4.15. Service quality, the measurement results are the average value of the variable obtained is 4.02. This indicates that the service quality is good. The factor that most influences of service quality is the dimension of physical evidence with an average value of 4.11. Promotional, the measurement results are the average value of the variable obtained is 3.85. This indicates that the promotion is good. The factor that most influences the service quality is the dimension of personal selling with an average value of 3.94. The purchase decision, the measurement results are the average value of the variable obtained is 4.05. This indicates that the purchase decision is good. The factor that most influences the purchase decision is is the dimension of service time determination with an average value of 4.10.

Before analyzing the relationship between variables using a simple linear regression test and multiple linear regression, the assumption test is first performed to prove that the data processing of this study is feasible using prametric statistical methods. In this study will be tested for the presence or absence of normality, multicollinearity and heteroscedasticity disorders. Following are the assumption tests conducted in this study.

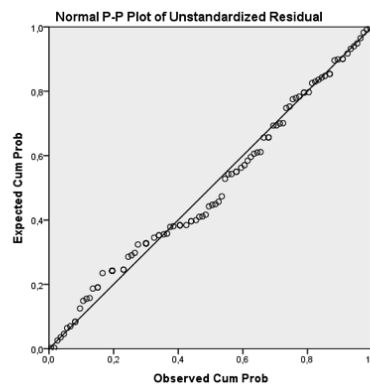


Fig. 2 Data Normality Test

Based on Fig. 2, the data spreads across the diagonal line and follows the direction of the diagonal line or the histogram graph, the data shows normal distribution, then the regression model meets the normality assumption.

Multicollinearity test was also taken in this study. The choice of testing method used is the Variance Inflation Factor (VIF) test use SPSS. If the VIF value is lower than 10 and tolerance greater than 0.10, there is no multicollinearity problem.

Based on Table 1 shows that the VIF value of the Product Quality, Place, Service Quality and Prompotion variable and the Purchase Decision variable are lower than 10, Tolerance value of the Product

Quality, Place Service Quality and Prompotion variable and the Purchase Decision variable are greater than 0.10, it can be concluded that there is no multicollinearity between the independent variables.

Table 1 Multicollinearity Test Results

Variable	Tolerance	VIF
Product Quality	0,390	2,564
Place	0,418	2,391
Service Quality	0,202	4,954
Promotion	0,257	3,885

Based on Figure 3 shows that the distribution of data (in the form of small circles) spread randomly. The random distribution occurs either at the top of the zero or below the zero of the vertical axis or the y axis. Thus it can be concluded that there was no heteroscedasticity in this regression model.

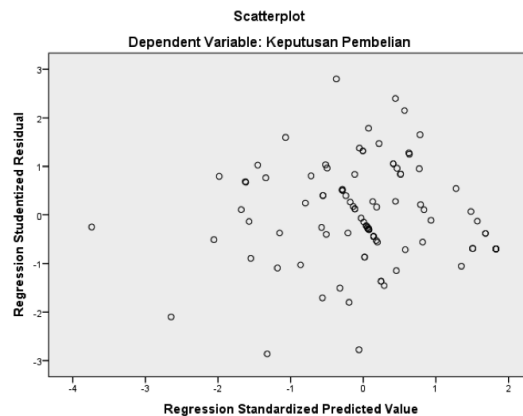


Fig. 3 Heteroskedasitas Test

Regression analysis basically learns about the dependent variable with one or more independent variables, with the aim to estimate and or predict the average population or the average value of the dependent variable based on the known independent variable values. Regression analysis in this study to determine how much influence the independent variable (independent) consists of Product Quality (X1), Place (X2), Service Quality (X3), and Promotion (X4), on the dependent variable (dependent), namely the Purchasing Decision (Y).

The results of the Multiple Linear Regression Test are shown in the following Table 2:

Table 2 Results of Multiple Linear Regression Tests

Variable	Coefficient	t.	Sig.
(Constant)	-0,375	-1,672	0,098
Product Quality	0,255	3,314	0,001
Place	0,017	0,222	0,825
Service Quality	0,537	4,791	0,000
Promotion	0,306	3,605	0,000
F	118,346		0,000
Adjusted R	0,826		
R Square	0,833		

Partial Hypothesis Test for Product Quality, Place, Service Quality and Promotion Variables

H₀: Independent variable has no influence on Dependent variable

H_a: Independent variable has influences on Dependent variable

Based on Table 2 the Sig. for the Product Quality variable the Significance value is 0.001, because the value is lower than 0.05, it can be said to be significant. Tests using the t test are, the value of t table at alpha 0.05 (t test is done with 2 sides (2-tailed). $df = n-5 = 100-5 = 95$ obtained is equal to 1,985 (using $\alpha = 5\%$ known value of table 5% ($100-5$) = 1,985). While the value of t_{count} in Table 2 for $t_{test} = 3.314$, thus obtained results: $t_{count} (3,314) > t_{table} (1,985)$ Thus H_0 is rejected and H_a is accepted. It can be stated partially that there is a significant influence between Product Quality on Purchasing Decisions in the case of choosing to open a savings account at Bank Mandiri Branch Office Tangerang Gading Serpong.

Based on Table 2 the Sig. for the Place variable the Significance value is 0.825, because the value is greater than 0.05, it can be said to be no significant. Tests using the t test are, the value of t table at alpha 0.05 (t test is done with 2 sides (2-tailed). $df = n-5 = 100-5 = 95$ obtained is equal to 1,985 (using $\alpha = 5\%$ known value of table 5% ($100-5$) = 1,985). While the value of t_{count} in Table 2 for $t_{test} = 0.222$, thus obtained results: $t_{count} (0,222) < t_{table} (1,985)$ Thus H_0 is accepted and H_a is rejected. It can be stated partially that there is no significant influence between Place on Purchasing Decisions in the case of choosing to open a savings account at Bank Mandiri Branch Office Tangerang Gading Serpong.

Based on Table 2 the Sig. for the Service Quality variable the Significance value is 0.000, because the value is lower than 0.05, it can be said to be significant. Tests using the t test are, the value of t table at alpha 0.05 (t test is done with 2 sides (2-tailed). $df = n-5 = 100-5 = 95$ obtained is equal to 1,985 (using $\alpha = 5\%$ known value of table 5% ($100-5$) = 1,985). While the value of t_{count} in Table 2 for $t_{test} = 4.791$, thus obtained results: $t_{count} (4,791) > t_{table} (1,985)$ Thus H_0 is rejected and H_a is accepted. It can be stated partially that there is a significant influence between Service Quality on Purchasing Decisions in the case of choosing to open a savings account at Bank Mandiri Branch Office Tangerang Gading Serpong.

Based on Table 2 the Sig. for the Promotion variable the Significance value is 0.000, because the value is lower than 0.05, it can be said to be significant. Tests using the t test are, the value of t table at alpha 0.05 (t test is done with 2 sides (2-tailed). $df = n-5 = 100-5 = 95$ obtained is equal to 1,985 (using $\alpha = 5\%$ known value of table 5% ($100-5$) = 1,985). While the value of t_{count} in Table 2 for $t_{test} = 3.605$, thus obtained results: $t_{count} (3,605) > t_{table} (1,985)$ Thus H_0 is rejected and H_a is accepted. It can be stated partially that there is a significant influence between Promotion on Purchasing Decisions in the case of choosing to open a savings account at Bank Mandiri Branch Office Tangerang Gading Serpong.

Simultaneous Hypothesis Test (Test F)

To find out whether or not a significant influence of Product Quality, Place, Service Quality and Promotion variable together on a Purchase Decision variable, the statistical F test was used. If $F_{count} > F_{table}$, then H_0 is rejected and H_a is accepted. This means that there is an influence between the independent variables on the dependent variable with the degree of confidence used by 5%. The F tabel value in this study was 2.46.

H_0 : Product Quality, Place, Service Quality, and Promotion has no influence on Purchasing Decisions

H_a : Product Quality, Place, Service Quality, and Promotion has influence on Purchasing Decisions

Table 2 shows that the value of $F_{count} > F_{table}$ is $118.334 > 2.46$ and the significance value is $0.00 < 0.05$. Thus H_0 is rejected and H_a is accepted, it can be stated that simultaneously (Product Quality, Place, Service Quality, and Promotion) have a significant effect on Purchase Decision.

Determination Coefficient Analysis (R^2)

Determination analysis in simple linear regression is used to determine the percentage contribution of the Independent variables on the Dependent variable. This coefficient shows how much the percentage of the independent variables used in the model is able to explain the variation of the dependent variable. If R^2 is zero, then there is no effect the independent variable on the dependent variable. if R^2 equals one, then there is the effect that the independent variable on the dependent variable is perfect or it can be interpreted that the independent variable used in the model explains 100% of the dependent variable variation.

Based on Table 2, the results of the determinant coefficient or R of 0.913 or 91.3% indicate that there is a strong correlation between the independent variable and the dependent variable. While R square (R^2) is 0.833 or

83.3%, which shows that the contribution of the influence of independent variables is 83.3%, while the remaining 16.7% is influenced by other variables not included in this study.

V. Conclusion

After the previous discussions in this study, a conclusion can be drawn, is :

1. Partially the Product Quality, the results of $t_{\text{count}} (3,314) > t_{\text{table}} (1,985)$, thus showing Product Quality has a significant effect on the Furniture Decision. This proves that the hypothesis "Product Quality influences on the Purchasing Decision" proposed can be accepted, that is partially on the significant positive effect of Product Quality on the Purchasing Decision.
2. Partially the Place, the result of $t_{\text{count}} (0.222) < t_{\text{table}} (1.985)$, thus shows that Place has no significant effect on the Purchasing Decision. This proves that the hypothesis "Place influences on the Purchasing Decision" proposed is not acceptable, partially there is no significant positive effect of the Place on the Purchase Decision.
3. Partially the Service Quality, the result of $t_{\text{count}} (4,791) > t_{\text{table}} (1,985)$ thus shows that Service Quality has a significant effect on Purchasing Decisions. This proves that the hypothesis "Service Quality influences on the Furniture Decision" proposed can be accepted, that is partially there is a significant positive effect on Service Quality on Purchasing Decisions.
4. Partially the Promotion, the result of $t_{\text{count}} (3.605) > t_{\text{table}} (1.985)$ shows that the Promotion has a significant effect on the Purchasing Decision. This shows that the hypothesis "Promotion influences the Purchasing Decision" proposed can be accepted, that is partially there is a significant positive positive effect on the Purchase Decision.
5. Simultaneously there is a significant positive joint effect of Product Quality, Place, Service Quality and Promotion on Purchasing Decisions. So it can be concluded that Product Quality, Place, Service Quality and Promotion simultaneously or jointly have a significant effect on Purchasing Decisions. Testing with the F test is to compare the value of F_{table} with F_{count} . F_{count} value of 118,346 F_{table} is 2.46 (see table F), thus the results are obtained: $F_{\text{count}} (118.334) > F_{\text{table}} (2.46)$.

Suggestion:

1. Suggestions that can be given by researchers for further research is, subsequent studies can examine again with the same variables studied by researchers because the Rsquare generated from this study amounted to 0.833. However, it can be suggested that research conducted with the same variable can be done in different branches or raise the level of research to the level of area in order to find out how much the variable Product Quality, Place, Service Quality and Promotion can affect other Bank Mandiri branches.
2. Based on the results of the descriptive frequency analysis, it is suggested to the management of Premier Bintaro Hospital management to increase cooperation with providers of non-cash payment instruments and be able to report all the details of costs transacted by patients in the bill of payment or receipts.
3. a. Dari tabel 4.21 dapat dilihat dimensi kesan kualitas yang nilainya tinggi sebesar 0,783 terhadap kesan kualitas agar dapat dipertahankan sedangkan dimensi kinerja yang nilainya paling rendah sebesar 0,507 terhadap dimensi penentuan waktu layanan agar dapat ditingkatkan seperti halnya Bank Mandiri KC. Tangerang Gading Serpong dapat meningkatkan dari segi kinerja produk itu seperti halnya meningkatkan waktu transfer uang yang lebih singkat lagi

apabila melakukan transaksi di cabang, dan agar tidak memakan waktu lama dalam waktu tranfer uang antar bank.

4. Based on the analysis of the correlation between the dimensions of Service Quality with the collateral dimension that has the highest value of 0.818 to the brand selection dimension, which means that by providing secure guarantees to customers makes customers interested in opening accounts at Bank Mandiri so that they can be considered tends to be increased. While from the dimensions of empathy for the decision time of service with the lowest value with a value but quite good with a value of 0.650, which means Bank Mandiri KC. Tangerang Gading Serpong must pay attention to service officers who serve customers who must be more sensitive to customers so that customers feel comfortable doing transactions at the Bank Mandiri branch of Tangerang Gading Serpong and feel cared for.

REFERENCE

- [1] Didi, Suryadi. 2011. Promosi Efektif. PT Suka Buku. Yogyakarta.
- [2] Ghazali, Imam. 2006. Structural Equation Modeling Metode Alternatif dengan Partial Least Square. Badan Penerbit UNDIP. Semarang.
- [3] Kotler, Philip and Kevin Lane Keller. 2007. Manajemen Pemasaran. Terjemahan, Edisi Dua Belas. Jilid Kedua. PT. INDEKS. Jakarta.
_____ 2009. Manajemen Pemasaran. Edisi ke 13. Jilid I. Terjemahan. Erlangga. Jakarta.
_____ 2012. Marketing Management 13. Pearson Prentice Hall, Inc. New Jersey.
- [4] Koler, Philip and Gray Armstrong. 2006. Prinsip-Prinsip Pemasaran. Edisi Keduabelas. Terjemahan, Erlangga. Jakarta.
_____ 2007.. dasar-dasar Pemasaran. Edisi Kesembilanbelas Jilid I. Terjemahan, PT Indeks. Jakarta.
_____ 2008. Prinsip-prinsip Pemasaran. Jilid I. Terjemahan, Erlangga. Jakarta.
_____ 2009. Marketing an Introduction, Ninth Edition. Prentice Hall. New Jersey.
_____ 2010. Principles of Marketing. 13 th Edition. Pearson. United States of America.
_____ 2011. Marketing an Introduction. 10 th Edition. Pearson. United States of America.
_____ 2012. Prinsip-prinsip Pemasaran. Edisi 13. Jilid 1. Erlangga. Jakarta.
- [5] Lovelock, Chirstoper dan Jochen Wirtz. 2011. Service Marketing. New Jersey Usa: Pearson
- [6] Schiffman dan Kanuk. 2007. Perilaku Konsumen. Edisi Kedua. PT. Indeks Gramedia. Jakarta.
- [7] Tiiptono, Fandy dan Gregorius Chandra. 2012. Pemasaran Strategik. ANDI Yogyakarta.
- [8] Tjiptono, Fandy. 2006. Manajemen Jasa. Edisi Pertama. ANDI. Yogyakarta.
_____. 2008. Strategi Pemasaran. Jilid 2. ANDI. Yogyakarta.