

THE EFFECT OF SERVICE MARKETING MIX ON CONSUMER DECISIONS TO CHOOSE MICRO- BUSINESS CREDIT

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Abstract. This study aims to analyze and explain the marketing mix of services and consumer decisions to choose micro-enterprise credit and to analyze and explain the effect of the service-marketing mix on consumer decisions to choose micro-credit. The population in this study were micro-business credit customers at the BTPN Company Branch of Pangkalan Kerinci. The sampling technique used is Non-probability Sampling. Data were collected by observation, questionnaires, and interviews. The data analysis used is the descriptive method. The influence of the service marketing mix on consumer decisions to choose microcredit using statistical analysis. The results showed that the relationship between the service marketing mix (independent variable) and consumer decisions (dependent variable) had a strong relationship. The service marketing mix contributes significantly to consumer decisions in choosing micro-enterprise credit. However, the results of this study do not generally apply to BTPN bank business units or branches due to the limited time and place of the research.

Keywords: service marketing mix, consumer decisions, microcredit

1. INTRODUCTION

Marketing is an important thing that must be a company's attention to be able to achieve its goals in marketing its products and services to consumers. This is based on the increasingly fierce competition that occurs so that it requires the company to choose what strategy to take to achieve the goal. Business competition in the banking sector today revolves around competition in distribution, especially in the financing of Micro, Small, and Medium Enterprises (MSMEs). In Indonesia, MSMEs occupy the majority of the total existing business units, thus encouraging companies, especially banks, to attract as many customers as possible by improving quality both in terms of service, product gifts, flowers, and the use of increasingly developing technology.

Marketing activities are also one of the company's main activities in its efforts to maintain its existence and grow to earn profits. Competition between banks will certainly be more profitable for customers because customers can choose various banking services offered so that the quality of banking products

and services will determine whether the banking institution can compete in the market.

Many service organizations such as the Bank carry out a strategy to expand their business capacity which must be adjusted to the demands and tastes of consumers. Fulfilling consumer needs and desires requires a marketing concept called the marketing mix. If the company is not able to combine the marketing mix, as a real implication in the future, it will have an impact on the existence of the banking company itself. Customers and prospective customers no longer trust to keep their money in our company and will switch to other more trusted companies.

BTPN Company, as one of the financial institutions active in the micro sector banking, has implemented a marketing mix strategy, both in terms of product, price, process, and promotion. So that it becomes an interesting thing to do further research on its influence on consumer credit purchasing decisions that exist in this company. The purpose of this research is to analyze and explain the service marketing mix implemented by BTPN Company. Another objective is to analyze and explain the consumer's decision to choose micro-enterprise credit and the influence of the service marketing mix on the consumer's decision to choose micro-enterprise credit at BTPN Company.

2. Literature Review

2.1. Concept of Bank

Based on Article 5 of Law Number 10 of 1998 concerning Amendments to Law Number 7 of 1992 concerning Banking, Banking by type consists of; Commercial bank is a bank that carries out business activities in a conventional manner and/or based on Sharia Principles which in its activities provides services in payment traffic. The nature of the services provided is general, in the sense that it can provide all existing banking services, as well as the area of operation that can be carried out in all regions. While Rural Banks are banks that carry out business activities conventionally or based on Sharia Principles which in their activities do not provide services in payment traffic.

2.2. Concept of Marketing Mix

According to Kotler and Armstrong (2003: 7) marketing is a social and managerial process that makes individuals and groups obtain what they need and want, through the creation and reciprocal exchange of products and value with others.), services, values, satisfaction, quality, exchange, transaction, relationship marketing, and market. According to Kotler (2005:17), the marketing mix is a set of marketing tools that the company uses to continuously achieve its marketing goals in the target market. Meanwhile, according to Kotler (2000:372) service is any action or act that can be offered by one party to another party, which is intangible (not physically tangible) and does not result in ownership of anything.

The marketing mix consists of 4Ps namely product, price, place, promotion and according to Ferrinadewi and Darmawan (2004:23), the marketing mix can influence consumer behavior. How each component of the marketing mix can affect consumer behavior, will be described as follows:

1. Product

A product is anything that has value and is offered to a market to satisfy a need. The product contains a set of attributes and benefits that are considered very important to less important according to the user. Some of the product attributes include:

- Product quality, is the product's ability to perform its functions, including durability, reliability, accuracy, ease of use, repairability, and other valuable attributes.
- Product features refer to tools that can be used to differentiate the company's products from others. Companies that can introduce new features according to consumer needs are an effective way to win the competition.
- Product design, different by style. Style only describes the appearance of the product that looks physically. Product design is not just about appearance, but more towards improving product performance.

2. **Price**

Price is the amount of money that is exchanged to obtain a product. The price sensitivity of consumers determines the target market. Certain segments prioritize price over other attributes, but other segments prioritize quality even though the price is quite high.

3. **Promotion**

Product introduction to the market is pursued through promotion. Promotion is not just advertising. The promotion mix consists of:

- Advertising, all forms of non-personal communication about ideas, goods, or services financed by a particular sponsor. Advertising can be in the form of print ads, brochures, billboards, or posters.
- Public relations is a promotional activity aimed at the public to communicate a positive image of its product or company and to promote goodwill. The form can be done by sponsoring certain events or activities.
- Sales promotion, various short-term incentives to encourage the desire to try or buy a product or service. Exhibitions, distribution of vouchers, distribution of product samples are forms of sales promotion.
- Face-to-face selling, is a face-to-face direct communication between one or more prospective buyers in which they provide immediate feedback on the source of the message in the form of a presentation.
- Direct marketing, is a marketing design that uses one or more advertising media to obtain a measurable response. This can take the form of sending a catalog, letter, telephone, fax, or e-mail.

4. **Place**

- Place in the marketing mix is intended as a place related to distribution channels, location, inventory, transportation, logistics, and market reach. Easy access by consumers to get a product affects buying decisions.
- According to Alma (2004:333), in marketing, we are familiar with the marketing mix or marketing mix in the form of 4 P's, namely product, price, place, and promotion. For the banking business as a service producer, it is complemented by the 3Ps, namely people, physical evidence, and process.
- People, concerning all bank personnel/employees regarding attitude and friendliness, courtesy, friendliness, smile, attention, patience, having sufficient knowledge, expertise, accuracy, physical appearance, neatness, uniforms, accessories, responsive to customer needs, full of care and so on.
- Physical Evidence, including facilities, parking facilities, waiting rooms, types of quality office equipment, furniture, waiting room comfort, cleanliness, room interiors, colors, availability of forms, information boards, and so on.

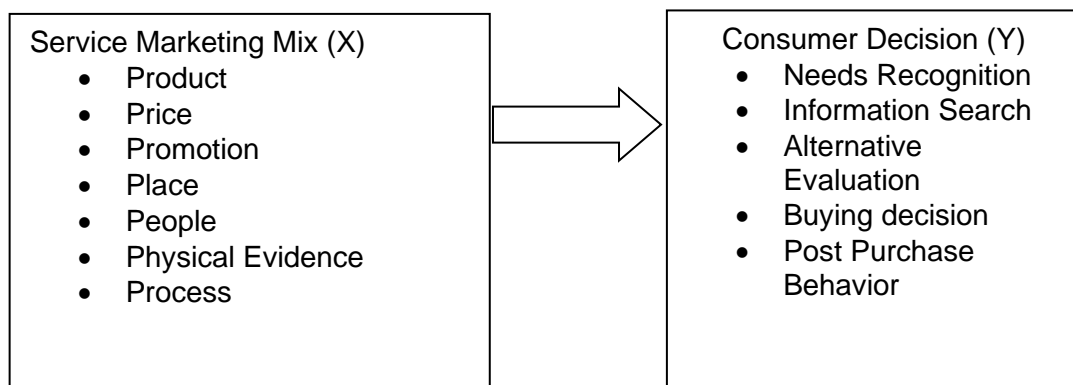
- Process, concerning the banking process including speed and convenience, accuracy, responsiveness to customer complaints, ease of opening, depositing, and closing passbooks, ease of withdrawals, deposits, remittances, speed of correcting errors, and so on.

2.3. Consumer Behavior

1. Peter and Olson (1999: 6) stated that consumer behavior (Consumer Behavior) is a dynamic interaction between the influence of thought (cognition), behavior, and events around us, namely that there are humans doing aspects of exchange in their lives.
2. According to Kotler and Armstrong (2001: 233), the buyer's decision process about a product goes through five stages, namely:
 - a. Recognition of needs is the first stage of the buyer's decision-making process where consumers recognize a problem or need.
 - b. Information search, namely the stage of the buyer's decision-making process where consumers have been interested in seeking more information, consumers may only increase attention or may actively seek information. Sources of information can be obtained from:
 - c. Personal sources: family, friends, neighbors, acquaintances.
 - d. Commercial sources: advertisements, salespeople, dealers, packaging, displays.
 - e. Public sources: mass media, customer appraisal organizations.
 - f. Source of experience: handling, inspecting, using the product.
3. Evaluation of alternatives, namely the stage in the buyer's decision-making process where consumers use the information to evaluate alternative brands in an array of choices.
4. The purchase decision is the stage in the buyer's decision-making process where the consumer buys the product.
5. Post-purchase behavior is the stage in the buyer's decision-making process where consumers take further action after buying based on the satisfaction or dissatisfaction they feel.

2.4. Theoretical Framework

To be more focused and easier for the author in research and analyze the problems to be studied, this research will arrange the flow of the framework as follows:



3. RESEARCH METHOD

3.1. Types of research

The type of research used in this case is descriptive research with quantitative methods. This is done to find out the value of the independent variable, either one or more (independent) variables without making comparisons, or connecting one variable to another.

3.2. Research sites.

This research was conducted at BTPN Company Branch of Pangkalan Kerinci which is located at Lintas Timur Pangkalan Kerinci.

3.3. Population and Sample and Data Collection

The population in this study was microcredit customers at BTPN Company totaling 158 people. And the calculation of the number of samples to be taken using the Slovin formula so that a sample of 61 people can be obtained. And the sampling technique using Non-probability Sampling. the determination of the sample is based on the spontaneity factor, meaning that anyone who accidentally meets the researcher and according to the characteristics (characteristics), then that person can be used as a sample (respondent) and collect data through a questionnaire.

3.4. Measurement technique

The measurement scale used to express the respondents' responses to each instrument is the Interval Scale with 5 alternative answers. An Interval scale is used to measure attitudes, opinions, and perceptions of a person or group of social phenomena (Sugiyono, 2008).

3.5. Concepts, Variables, Indicators, and Items

Concept	Variable	Indicator	Statement Items	Scale
The Services Marketing Mix (X) is a set of marketing tools that the company uses to continuously achieve its marketing objectives in the target market. Kotler (2005:17)	Service Marketing Mix	Product	<ol style="list-style-type: none"> 1. Benefits and quality of micro business credit products that have been provided by PT. BTPN, Tbk 2. Completeness of micro business credit products provided by PT. BTPN, Tbk 3. Satisfaction of micro business credit product services provided by PT. BTPN, Tbk 	Interval Scale
		Price	<ol style="list-style-type: none"> 1. Microbusiness loan interest rate at PT. BTPN, Tbk when compared to competing banks. 2. Microbusiness credit ceiling at PT. BTPN, Tbk when compared to competing banks. 3. Monthly fees and credit deductions for micro-enterprises that must be paid by customers of PT. BTPN, Tbk when compared to competing banks. 	Interval Scale
		Promotion)	<ol style="list-style-type: none"> 1. Ease of getting information on micro-business credit products at PT. BTPN, Tbk. 2. Promotion of micro business credit products at PT. BTPN, Tbk through community activities. 3. Promotion of microcredit at PT. BTPN, Tbk through marketing. 	Interval Scale
		Place	<ol style="list-style-type: none"> 1. Ease of reaching the location of PT. BTPN, Tbk. 	Interval Scale

Concept	Variable	Indicator	Statement Items	Scale
			2. Location of PT. BTPN, Tbk is strategic and close to the center of the crowd 3. The time it takes consumers to the location of PT. BTPN, Tbk.	
		People	1. The friendliness and courtesy of the employees of PT. BTPN, Tbk in providing services. 2. The ability of employees of PT. BTPN, Tbk in handling complaints/complaints as well as problem-solving solutions. 3. The speed and accuracy of PT. BTPN, Tbk in providing individual services	Interval Scale
		Process	1. Ease of procedure for obtaining micro-business credit at PT. BTPN, Tbk 2. Ease in terms of micro business credit at PT. BTPN, Tbk. 3. The speed of disbursement of micro business loans at PT. BTPN, Tbk.	Interval Scale
		Physical Evidence	1. The appearance of PT. BTPN, Tbk. 2. The appearance of employees of PT. BTPN, Tbk. 3. Waiting room for PT. BTPN, Tbk.	Interval Scale
Consumer Decision is the stage in the buyer's decision-making process where consumers buy products Kotler and Armstrong (2001:233)	Consumer Decision (Y)	Recognition of Needs	You choose micro-business credit at PT. BTPN, Tbk because it fits the needs.	Interval Scale
		Information Search	The information you get about micro business credit at PT. BTPN, Tbk assists you in choosing a credit product.	Interval Scale
		Alternative Evaluation	Opinions and suggestions from other people can be your consideration in deciding to choose micro-business credit at PT. BTPN, Tbk.	Interval Scale
		Buying decision	You choose micro-business credit at PT. BTPN, Tbk because it is considered the best compared to others.	Interval Scale
		Post Purchase Behavior	You are satisfied with the micro-business credit at PT. BTPN, Tbk because it meets your expectations.	Interval Scale

3.6. Data analysis technique

In this study, the data analysis technique used was the descriptive method, namely discussing research problems by describing and explaining based on the data obtained and interpreting them according to relevant theories so that they can describe the situation that occurred (Umar, 2007). To see the effect of the service marketing mix on consumer decisions to choose micro-credit at PT. BTPN, Tbk Pangkalan Kerinci Branch used statistical analysis and first tested the validity and reliability, regression (simple linear regression analysis and t-test) using the SPSS program.

4. RESULTS AND DISCUSSION

4.1. Description of the Frequency Distribution of Respondents' Identity

a. Distribution of respondents' identities by age

Respondents with an age range of 21-30 years were 5 people (8.2%). Respondents with an age range of 41-50 years were 17 people (27.19%) and respondents 51 years were 6 people (9.8%). And most of the respondents are between 31-40 years old as many as 33 people (54.1%). These results indicate that most of the respondents are people who have a productive age to work and do business.

b. Distribution of respondents' identities by gender

Most of the respondents were male, as many as 42 (68.9%) and 19 (31.1%) female respondents. These results indicate that the number of micro-enterprises is dominated by men.

c. Distribution of respondents' identities by education level

Respondents have a high level of education, that is, most of them have a high school/vocational education level, as many as 36 (59.0%) respondents, 14 (23%) undergraduate respondents, 8 (13.1%) diploma respondents, and SMP as many as 3 (4.9%) respondents

d. Distribution of respondent's identity based on length of time being a customer

Based on the length of time the respondent has been a customer at PT. PT. BTPN, Tbk Pangkalan Kerinci Branch with the highest number of 2-3 years old, with 24 (39.3%) respondents. Customers ranged from 4-5 years as many as 20 (32.8%) respondents. Customers 1 Year as many as 12 (19.7%) respondents. Customers > 6 years as many as 5 (8.2%) respondents).

4.2. Marketing Mix of Micro Business Credit Services at PT. BTPN, Tbk.

The following table summarizes the responses of respondents to the marketing mix of PT. BTPN, Tbk.

Number	Indicator	Score	Evaluation
1	<i>Product</i>	772	Very good
2	<i>Price</i>	630	Good
3	<i>Promotion</i>	528	Not good
4	<i>Place</i>	712	Good
5	<i>People</i>	772	Very good
6	<i>Process</i>	808	Very good
7	<i>Physical Evidence</i>	795	Very good
Amount		5017	-
Average		716,7	Good

Overall, the marketing mix of PT. BTPN, Tbk is considered a good respondent. The good service marketing mix is due to the good responses of respondents to products, prices, locations, people, processes, and physical evidence. Respondents felt the benefits and quality of micro-enterprise credit products were good as well as the complete range of products offered. In terms of price, the credit limit obtained is higher than other banks. Furthermore, the location of PT. BTPN, Tbk, which is strategic and easy to reach, the good ability of employees to provide services and problems that respondents may encounter in applying for credit or during the credit period, the ease in the application process

to get micro-business loans, and fast disbursement after the credit agreement and lastly, the physical condition of the building as well as the appearance of employees who are considered good.

However, for the price, there are still things that are considered by the respondents to be unfavorable, namely the interest rate and the costs that must be incurred to obtain micro-business loans from PT. BTPN, Tbk is not much different from similar products offered by other banks. In addition, promotions that are felt are still lacking, which is known by the absence of promotions such as advertisements, distributing leaflets, or participating in community activities carried out, so that many respondents or the public do not know the existing products. So far, promotional activities have been carried out only by directly offering products to micro-enterprises.

Regarding the promotion which was judged by the respondents to be unfavorable, the author confirmed to PT. BTPN, Tbk. According to him, the lack of promotional activities is due to policy. Promotion costs are very minimal, and promotions so far have been directed and maximized by mobilizing marketing personnel, namely by directly offering micro-credit business products to the public.

4.3. Consumer Decisions to Choose Micro Business Loans at PT. BTPN, Tbk.

Respondents' responses to consumer decisions to choose micro-credit at PT. BTPN, Tbk.

NO	Indicator	Score	Category
1	Recognition of Needs	268	Very agree
2	Information Search	201	Not agree
3	Alternative Evaluation	266	Not Agree
4	Buying decision	208	Agree
5	Post Purchase Behavior	267	Very Agree
Amount		1210	
Average		242	Agree

Overall respondents' responses to consumer decisions to choose micro-credit at PT. BTPN, Tbk, stated that the respondent agrees or is good. Respondents stated that they strongly agree with the statement on indicators of need recognition, evaluation of alternatives, and post-purchase behavior, while the statements submitted on indicators of information seeking and purchasing decisions are assessed by respondents as not agreeing and agreeing. Respondents' responses to statements regarding need recognition, alternative evaluation, and post-purchase behavior are very good because respondents in applying for micro-enterprise loans are indeed following the needs for business continuity and business development. In the decision-making process to get micro-business credit to be taken, respondents also evaluate by asking for opinions and suggestions from others, and for post-purchase behavior, respondents are satisfied because the business loans they choose and get are following their expectations.

As for the statements submitted to respondents on information-seeking indicators, it is considered less agree or still not good because it is difficult for respondents to obtain information about micro business credit products at PT. BTPN, Tbk as a result of the lack of promotion. Regarding the respondent's decision to choose micro-business credit with the consideration that the existing product is better when compared to other similar products at other banks, the

respondents agreed that the existing micro-business credit product is better when compared to similar products at other banks.

However, not a few respondents also stated that they did not agree with this statement, because according to them there were similar products at other banks that were still better than the micro-business credit products at PT. BTPN, Tbk. The poor response to this statement relates to price indicators in the service marketing mix variable, namely credit interest rates and the costs to obtain micro business loans which are not much different from other banks.

4.2. The Effect of Service Marketing Mix on Consumer Decisions to Choose Micro Business Loans at PT. BTPN, Tbk.

4.2.1. Validity test

A validity test is used to determine the validity of the questionnaire instrument. Comparison of the value of Corrected item-total Correlation (r_{count}) with the value of r table is as a test tool. Each question or statement is declared valid if it is positive and the value of $r_{count} > r$ table. In this case, the value of the r table with $N = 61$ is obtained at 0.252. The results of the Validity Test of the Service Marketing Mix Variable (X) on 21 question items on the service marketing mix variable (X) show all r values > 0.252 so that all question items on the service marketing mix variable (X) are declared valid and feasible to use.

The results of testing the validity of the 5 question items on the consumer decision variable (Y) obtained all values of $r_{count} > 0.252$. With these results, all question items for the consumer decision variable (Y) are declared valid and feasible to use.

4.2.1. Reliability

To determine the consistency of the measuring instrument in its use when used many times at different times, a reliability test was used. The reliability test was carried out on the valid statement items. The variable is said to be reliable if the alpha coefficient (Cronbach's alpha score) has a value above 0.6. The results of reliability testing on the Service Marketing Mix variable (X) and the Consumer Decision Variable (Y) in the table above show that all variables have an alpha coefficient value (Cronbach's alpha score) above 0.60. With these results and this, all variables have met the limit value criteria and can be declared reliable and feasible to be distributed to respondents for research.

4.2.2. Correlation Coefficient and Determination Coefficient

The correlation or relationship between the independent variable and the dependent variable is indicated by the value of the correlation coefficient (R). The correlation coefficient is said to be strong if the R-value is above 0.5 and close to the value 1. To see how much the independent variable explains the dependent variable, it is indicated by the value of the coefficient of determination (R^2).

Guidelines for the interpretation of correlation coefficients are as follows:

Correlation Coefficient Interpretation Guidelines

Relationship Level	Coefficient Interval
0,000 – 0,199	Very low
0,200 – 0,399	Low
0,400 – 0,599	Currently
0,600 – 0,799	Strong
0,800 – 1,000	Very strong

The results of calculations using the SPSS program obtained the following data:

Correlation Coefficient Test Results and Coefficient of Determination
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
1	.710 ^a	.503	.495	1.746

a. Predictors: (Constant), Service Marketing Mix

b. Dependent Variable: Consumer Decision

From the table above, the R value of 0.710 means that:

1. The correlation between the service marketing mix (independent variable) and consumer decisions (dependent variable) has a strong relationship level of 0.710 or 71.0% which is between the correlation interval 0.600 - 0.799.
2. The value of R Square in the table is 0.503 or 50.3%. These results indicate that the service marketing mix contributes greatly to consumer decisions in choosing micro business loans at PT. BTPN, Tbk, which is 50.3%.
3. While the remaining 49.7% is influenced by other causes not examined in this study.

4.2.1. Simple Linear Regression Analysis

The effect of one independent variable with one dependent variable can be seen by using simple regression analysis. The following are the results of simple regression analysis:

Simple Regression Analysis Results
Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.655	1.975		2.357	.022
	Service Marketing Mix	.185	.024	.710	7.735	.000

a. Dependent Variable: Consumer Decision

Based on the table above, the regression equation is obtained as follows:

$$Y = a + bX$$

$$Y = 4,655 + 0,185X$$

The constant value of 4.655 gives a response that if the Service Marketing Mix variable is 0 then consumer decisions are constantly valued at 4.655. The regression coefficient for the Service Marketing Mix (X) is 0.185 and is positive, it can be interpreted that any increase in the service marketing mix will improve consumer decisions. Or in other words, if the service marketing mix can be managed properly, it can improve consumer decisions in choosing micro business loans at PT. BTPN, Tbk.

4.2.1. Hypothesis Test / t-Test

The proof of the truth of the research hypothesis using the t-test is to see whether the service marketing mix affects consumer decisions to choose micro business loans at PT. BTPN, Tbk. To find out the effect is to compare the value of the account with the table. The table value can be seen in the statistical table at a significance of 0.05 and the degrees of freedom $df = n - 2$ where n is the number

of samples, then $61 - 2 = 59$ and the t value is obtained at df 59 with a significance of 0.05 is 1.670.

The formula for the hypothesis is as follows:

Ho: the service marketing mix does not affect consumer decisions

Ha: the marketing mix of services affects consumer decisions

The testing criteria for the hypothesis are as follows:

- If t count < t table then Ho is accepted and Ha is rejected

- If t count > t table then Ho is rejected and Ha is accepted

The results of the calculation analysis using the SPSS program in table V.20, the count value is 7.735 with a significance of 0.000, which means $t_{count} > t_{table} = 7,735 > 1,670$. In addition, a significance value of 0.000 is obtained, which is smaller than 0.05, which means it is significant. With these results, Ha is accepted and H0 is rejected, or it can be interpreted that the service marketing mix affects consumer decisions, so the hypothesis proposed "It is suspected that the service marketing mix variable affects consumers' decisions to choose micro-credit at PT. BTPN, Tbk." acceptable.

The results of this study are following the results of research conducted by Aditya Sakti Nuryanto (2015) where the marketing mix has a positive effect on customer decisions in taking credit. Likewise with the results of Adi Kurnia Putra's (2015) research states that the service marketing mix influences the decision to choose credit. Of the seven service marketing mix indicators, promotion, location, people, physical evidence, process, and place have a strong influence on customer decisions in choosing credit and products and price has no significant effect on credit decisions.

The results of this study are also following the opinion expressed by Lamb, Hair & McDaniel (2001: 55) which states that the marketing mix can influence buying behavior referring to a unique blend of product, distribution, promotion, and pricing strategies designed to produce mutually beneficial exchanges. satisfy the target market. Consumer buying interest is influenced by product, place, promotion, and price factors on consumer purchasing decisions. In line with the above opinion according to Prasanna in Budi (2013) said that the seven elements of the service marketing mix are product, price, promotion, place, people, process, physical evidence that influence each other, where these seven elements can influence customers in deciding to buy a product or service.

Kotler and Armstrong (2001), say that the marketing mix is a tactical marketing tool that can be controlled, combined by the company to get the desired response in the target market. The desired response is of course the consumer's decision to buy the product or service offered. Furthermore, Kotler and Armstrong say that purchasing decisions are influenced by the marketing mix (marketing mix stimuli) and environmental influences (other stimuli) through the characteristics and purchasing decision processes.

5. CONCLUSION

From this research, it can be seen that the implementation of the service marketing mix by PT. BTPN, Tbk has been good to the product, price, location, people, process, and physical evidence, while the promotion has not been implemented optimally. Lack of promotion resulted in many respondents who do not know the micro-business credit products in PT. BTPN, Tbk. Through the consumer decision variable credit selection at PT. BTPN, Tbk based on the research results are good, this is reflected in the indicators of need recognition,

evaluation of alternatives, purchasing decisions, and post-purchase behavior. However, the information search indicator is still not good because it is difficult for customers to get information about micro-business products at PT. BTPN, Tbk, this is in line with the low service marketing mix indicator.

The relationship between the service marketing mix (independent variable) and consumer decisions (dependent variable) has a strong level of relationship. The service marketing mix contributes significantly to consumer decisions in choosing micro-credit at PT. BTPN, Tbk, so that every increase that occurs in the service marketing mix can influence consumers to choose micro business loans at PT. BTPN, Tbk. Or in other words, if the service marketing mix can be managed properly, it can improve consumer decisions to choose micro business loans at PT. BTPN, Tbk. For the implementation of a better service marketing mix, PT. BTPN, Tbk. must be able to improve the implementation of promotions, because so far what respondents feel is the lack of promotion of existing products, especially in the form of advertising, sales promotion, and publicity and needs to be done massively and in detail to change the image of BTPN bank which is known as a conventional bank, not just a pension bank.

A good promotion is expected to increase public interest in choosing micro business loans at PT. BTPN, Tbk. To attract more people to become customers of PT. BTPN, Tbk through micro business loans, in addition to the facilities provided, in the future PT. BTPN, Tbk can improve the quality of existing products that are adapted to the times and technology, such as making it easy to apply for micro-business loans via smartphones. With the strong influence of the service marketing mix on consumer decisions to choose micro-business credit, the company must be able to manage the service marketing mix better, by providing products and programs that are by the conditions of the community.

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