The Effect of Marketing Mix Toward Decisions Become to A Customer BSM Gold Installment Financing Product at Bank Syariah Mandiri Branch Office of Singaparna Tasikmalaya

Lina Marilina, [1], Agus Ahmad Nasrullah [2], Agung Wahyu Ginanjar [3]
Siliwangi Univeristy

E-mail: linamarlina@unsil.ac.id; agusahmad@unsil.ac.id; agungwahyuginanjar@gmail.com

Abstract: The BSM Gold Installment financing product at Bank Syariah Mandiri continues to experience an increase in the Head Office data. However, the fact is found in Bank Syariah Mandiri Branch Office SingaparnaTasikmalaya. The number of BSM gold installment financing customers is still low and has not shown a significant increase. The author is interested in analyzing the effect of the marketing mix on the decision to become a customer of BSM Gold Installment financing products at Bank Syariah Mandiri branch office Singaparna Tasikmalaya. The research method used in this research is quantitative research, and the sample in this study is a saturated sample of 42 respondents. While observation, interviews, and questionnaires do the data collection technique and take data analysis techniques using descriptive data. Hypothesis testing uses correlation analysis test and regression analysis test. The results showed that the marketing mix, namely: products, promotions, places, prices, people, physical evidence, and the process had a significant effect on the decision to become a customer of BSM gold installment financing products at Bank Syariah Mandiri r_{count} to r_{table} with n = 42 at a significance level of 1%, the results for rt able of 0.393 have been obtained. The value of $r_{count} >_{r\,table}$ (0.906> 0.393) then H0 is rejected.

Keywords. Marketing Mix, Customer Decision, BSM Gold Installment Financing.

INTRODUCTION

Bank Syariah Mandiri Branch Office of Singaparna Tasikmalaya is a gold installment financing products issue. The marketing policy of PT Bank Syariah Mandiri products depends on each of the supporting branch offices of Bank Syariah Mandiri, adjusted to its employees' marketing strategies and innovation. The results of the product marketing activities carried out by the Bank Syariah Mandiri branch office of Singaparna Tasikmalaya in selling its BSM gold installment financing products did not attract customers much compared to other supporting branches. The author conducted a preliminary study, namely an interview at Bank Syariah Mandiri branch office of Singaparna Tasikmalaya Sub-Branch concerning marketing in BSM gold installment financing products, that in marketing activities they perform well. The marketing mix of the BSM gold installment financing product was carried out by two marketing funding people and one a general support staff member of the Syariah Syariah Bank branch office of Singaparna Tasikmalaya.

Respondents from the employees said that they had done the marketing mix as well as possible, including those who had done promotions by visiting the surrounding community, visiting the Tasikmalaya district government offices, visiting educational institutions, and distributing brochures that were made.

The price offered by the Bank Syariah Mandiri branch office of Singaparna Tasikmalaya Sub-Branch for gold installment financing products is quite competitive with other financial institutions. The product is very profitable for the customers in the long run of investment when viewed in terms of products. According to them, Bank Syariah Mandiri, the branch office of Singaparna Tasikmalaya, is strategically located in the city center, which can be reached by public transportation from various regions. If it cannot be reached by public transportation, they can visit customers directly to their homes.

Bank Syariah Mandiri employees at the branch office Singaparna Tasikmalaya are guaranteed to take charge of all products, including BSM gold installment financing products, to explain.

The products are prospective customers so that they can be interested. Office buildings are also sufficient to facilitate customers in terms of their interior having a prayer room, a comfortable waiting room, and others. The exterior has a modern design and adequate parking for two-wheeled vehicles and four-wheeled vehicles. The process offered is relatively easy and fast because customers only need to submit their Resident Identity Card (KTP), account number, and down payment of 20%. They can already become customers of BSM gold installment financing products.

The potential of the Bank Syariah Mandiri branch office of Singaparna Tasikmalaya is superior compared to the others. Singaparna region has many formal and non-formal Islamic educational institutions, ranging from kindergarten education to Higher education, which is undoubtedly very potential when viewed by teaching staff who are predominantly Muslim and have large incomes. In addition, there are many Muslim entrepreneurs in Singaparna area that can become customers of BSM gold installment financing products at the Bank Syariah Mandiri branch office of Singaparna Tasikmalaya products can be additional investments for them. Because as long as the researcher carries out the Field Work Practice at the Syariah Bank Syariah Mandiri branch office of Singaparna Tasikmalaya. The researcher sees entrepreneurs doing savings product transactions every day at Bank Syariah Mandiri or other banks in Singaparna Tasikmalaya. According to the teller of Bank Syariah Mandiri Branch Office of Singaparna Tasikmalaya, savings transactions are profits from their business results and combined as an investment. However, if they are offered a BSM gold installment financing product, they are not interested in becoming a customer of that product. Bank Syariah Mandiri Branch Office of Singaparna Tasikmalaya is strategically located in the city center and adjacent to the Tasikmalaya Regency government office. Including the Tasikmalaya Regency Ministry of Religion office and other offices can add customers to the BSM gold installment financing product at Bank Syariah Mandiri Branch Office of Singaparna Tasikmalaya.

The number of customers in BSM gold installment financing products at Bank Syariah Mandiri branch office of Singaparna needs to be studied more deeply. The marketing strategy policy depends on each office. Therefore, marketing mix is a strategy that combines several marketing strategies to increase the number of customers of the product.

According to Asnawi dan Fanani (2017), Marketing mix is a marketing strategy with advantages compared to other marketing strategies. Namely, the marketing mix combines the elements that form the basis of decision-making in marketing strategy: the product, promotion, place, price, people, physical evidence, and process. Of course, this reason is greatly strengthened by the statement of Kotler and Armstrong (2008), namely that the marketing mix is a device that will determine the level of marketing success to provide satisfaction to consumers.

Based on the background and empirical evidence above, the necessary to do previous research, the purpose, and usefulness of determining the effect of the marketing mix on the decision to become a customer of BSM gold installment financing product at Bank Syariah Mandiri branch office of Singaparna Tasikmalaya.

The research method used is a quantitative descriptive research method with a correlational approach. The correlation method is a method that aims to determine the relationship between two or more variables in a study (Muhammad, 2008). Data collection techniques are interviews, observation, and questionnaires. Analysis of the data obtained using the SPSS application program version 16.

The population is all BSM gold installment financing customers at PT. Bank Syariah Mandiri branch office of Singaparna Tasikmalaya, totaling 42 people. The sample selection is a saturated sample, so the entire population is sampled.

The step of regression analysis conducted in this study so that the results are good is required to conduct a classic assumption test. Among them: (1) multicollinearity test; (2) autocorrelation test; (3) heteroscedasticity test; and (4) normality test. In addition, multiple correlation coefficient tests, coefficient of determination, and multiple regression analyses were performed.

LITERATURE REVIEW
THEORETICAL FOUNDATION
Marketing Mix

A marketing mix is a set of tactical and controlled marketing tools integrated by companies to produce the desired response to the target market. This marketing mix is a strategy of mixing marketing activities to find the maximum combination to bring the most satisfying results (Asnawi, Fanani: 2017).

In addition, Kasmir (2012) states that the marketing mix is a marketing activity carried out in an integrated manner. This means that this activity is carried out simultaneously among the elements in the marketing mix itself. Each element cannot run independently without the support of other elements.

Sumarni (1996) provides a similar definition that a marketing mix is a tool that will determine the level of marketing success, and all of it is intended to provide satisfaction to the selected market or consumer share.

From some of the notions stated above, it can be concluded that the marketing mix is a marketing strategy in which combines several elements that can increase the number of consumers in a company if all elements of the marketing mix are run correctly and adequately.

The marketing mix in this study covers 7P, which Kotler raised in 2010, namely, product, promotion, place, price, people, physical evidence, and process. The understanding is as follows:

a. Product

The product can be offered in the market to get attention, demand, usage, or consumption to fulfill wants or needs. Products are the central point of marketing activities. Products can be goods and can also service. If there is no product, there is no transfer of ownership. There is no marketing. All other marketing activities are used to support product movement. One thing to remember is how great the promotion, distribution, and price efforts are. If not followed by a quality product favored by consumers, the marketing mix business will not succeed (Kasmir, 2012).

b. Promotion

Promotion is a type of communication that provides a convincing explanation for potential customers about goods and services. The purpose of promotion is to get attention, educate, remind and convince potential customers (Alma, 2005). Promotion is an effort to introduce and offer products to consumers. In Islam, carrying out promotions is prohibited from giving excessive information. Rasulullah Saw. Himself, in promoting traded goods, never gives excessive information. Instead, he provides information so that buyers will obtain information about the product clearly before buying it (Asnawi, Fanani: 2017).

c. Place

Before the producers market their products, there is already a plan regarding the distribution patterns that will be carried out. The importance of intermediaries and the selection of their distribution channels. This intermediary is essential because, in everything, they relate to consumers. In a phrase, it says, "you can eliminate the middlemen, but you cannot eliminate their functions," meaning you can exclude intermediaries but cannot eliminate their functions (Asnawi, Fanani: 2017).

d. Price

Price is the amount of money (plus some products if possible) needed to get a combination of products and services. Historically, the price is set by the seller through bargaining between them, and through this bargaining, they will arrive at a price that is acceptable to both parties. Price is also the only element of the marketing mix that generates income, while other elements show costs (Sumarni : 1996).

e. People

People are all actively involved in service and influence buyers, names, personal customers, and other customers in the service environment. People include activities for employees such as recruitment, education and training, motivation, retribution, and cooperation, as well as customers who are customers or prospective customers (Kasmir: 2012).

f.   Physical Evidence

Physical evidence consists of the presence of a company logo or symbol. Motto, facilities owned, employee uniforms, reports, business cards, and company guarantees (Kasmir: 2012).

g.   Process

The process involves customers' involvement in services, activity processes, service standards, simplicity, or complexity of work procedures in the bank concerned (Kasmir: 2012). According to Abuznaid, cited by Asnawi and Fanani (2017) in his book, the elements of the process include procedures, mechanisms, the flow of activities in service. The process also shows how the product or service is presented to the end-user. In the process, the marketer must have intellectual integrity and level.

Purchase Decisions

Taking a buyer's decision means someone has decided to consume. Consumption behavior of a Muslim in addition to getting satisfaction, but they worship in order to get the pleasure of Allah SWT (Hakim: 2012)

There are several stages in buying decision making, namely: a) Need Recognition, b) Information Search, c) Evaluation of Alternatives, d) Purchase Decision, e) Postpurchase Behavior (Judge: 2012).

Buying decisions made by consumers, influenced by several things, including a,) Culture, b) Social Classes, c) Family, d) Referensi Group (Hakim: 2012).

PREVIOUS RESEARCH

Several previous studies on the effect of marketing mix on purchasing decisions have been carried out, such as research conducted by Riri Haeryah (2015), Riska Damayanti (2017), Fitriani Dayasari Hasan (2012), Indri Etri Haryanti (2014), and Heni Husni Masyaroh (2014). The study results concluded that the marketing mix influences customer decisions using products in financial/banking institutions.

Based on a theoretical study and the results of previous studies, the hypotheses proposed are.

H_0 = There is no effect of the marketing mix (product, promotion, place, price, person, physical evidence, and process) on the decision to become a gold installment customer at Bank Syariah Mandiri KCP Singaparna Tasikmalaya.

H_a = There is an influence of marketing mix (product, promotion, place, price, person, physical evidence, and process) on the decision to become a BSM gold installment customer at Syariah Syariah Mandiri Bank KCP Singaparna Tasikmalaya.

RESEARCH METHODS

Research Type

The research used a quantitative approach. The quantitative method is a research method that can be interpreted as a research method based on the philosophy of positivism. It is used to examine specific populations or samples, collect data using research instruments, and analyze quantitative data to test existing hypotheses.

Research Variables

a.   Independent variable (Marketing Mix)

b.   Dependent variable (the decision to become a gold installment customer)

Population and Sample

The population in the study was 42 customers from Sharia Mandiri Bank. The sample was 42 customers in which the researchers used a non-probability sampling technique that is saturated sampling in which the entire population was sampled.

Data Collection Technique

a.   Observation

b.   Question

c.   Documentation

Data Analysis Technique

a.   Method of analysis

b. Validity test
c. Reliability test
d. Statistical collinearity test
e. t or partial test
f. Determination coefficient test
   Pathway analysis test

DISCUSSION
Classic Assumption Test
Normality Test

This normality test aims to determine the distribution of data in variables that will be used in research. Good data suitable for research is data that has a normal distribution (Sujarweni: 2015).

Normality test conducted by researchers using the help of the SPSS program. It was testing the normality of research data using the Kolmogorov-Smirnov test. From table 2, it is known that the value of Asymp. Sig (2-tiled) is

a) Product (X_1) = 0,079 its mean > 0,05 then the population is normally distributed
b) Promotion (X_2) = 0,080 its mean > 0,05 then the population is normally distributed
c) Place (X_3) = 0,057 its mean > 0,05 then the population is normally distributed
d) Price (X_4) = 0,116 its mean > 0,05 then the population is normally distributed
e) People (X_5) = 0,159 its mean > 0,05 then the population is normally distributed
f) Physical Evidence (X_6) = 0,177 its mean > 0,05 then the population is normally distributed
g) Process (X_7) = 0,070 its mean > 0,05 then the population is normally distributed
h) Costumer Decision (Y) = 0,269 its mean > 0,05 then the population is normally distributed

Table
Data Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Product	Promoten	Place	Price	People	Physical Evidence	Process	Customer Decision
N		42	42	42	42	42	42	42	42
Normal Parameters	Mean	27.3095	27.3095	17.8095	32.0476	27.4286	27.0476	17.5952	46.0476
	Std. Deviation	2.70039	2.70039	2.53981	2.98739	2.64246	3.09171	2.76793	3.84424
Most Extreme Differences	Absolute	.196	.196	.234	.184	.174	.170	.218	.155
	Positive	.160	.160	.194	.162	.165	.170	.192	.152
	Negative	-.196	-.196	-.234	-.184	-.174	-.165	-.218	-.155
Kolmogorov-Smirnov Z		1.271	1.271	1.519	1.193	1.126	1.100	1.412	1.001
Asymp. Sig. (2-tailed)		.079	.080	.057	.116	.159	.177	.070	.269

a. Test distribution is Normal.
Sources: *Output* SPSS version 16 in 2019

Multicollinearity Test

A multicollinearity test is needed to determine whether independent variables have similarities between the independent variables in one model. The similarity between independent variables will result in a robust correlation (Sujarweni: 2015).

In addition, the test also avoids the habit in the decision-making process regarding the influence of the partial test of each independent variable on the dependent variable. If the VIF is produced between 1-10, there will be multicollinearity (Sujarweni: 2015).

Based on the calculation results in table 3, the VIF value of each independent variable is around the number 1 (less than 10), and the tolerance value (TOL) obtained indicates greater than 0.10. From these results, it can be seen that the regression model is free from multicollinearity between independent variables.

Tabel 2 Multicollinearity Test

Coefficients[a]

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Produk	.387	2.581
Promosi	.149	6.719
Tempat	.699	1.431
Harga	.503	1.988
Orang	.195	5.136
Bukti Fisik	.473	2.116
Proses	.877	1.140

a. Dependent Variable: Keputusan Nasabah

Testing autocorrelation in one model aims to determine whether there is a correlation between confounding variables at a certain period with the last variable. For time-series data, autocorrelation often occurs. However, data whose sample crosssection rarely occurs because the confounding variables are different from one another (Sujarweni: 2015).

Detect autocorrelation using the Durbin Watson values compared to the Durbin Watson table (dl and du). Criteria if du< d count <4-du then there is no autocorrelation (Sujarweni: 2015).

Autocorrelation testing is performed by the Durbin-Watson statistical test (DW test). The basis for decision making refers to the Durbin-Watson statistical table of 5% by looking at the number of respondents N = 42 respondents and the number of independent variables k = 7 variables, then the value of dU = 1.9113 and dL = 1.1492 then: dU = 1, 9113; dL = 1.1492; 4 - dU = 2.0887; 4 - dL = 2.8508.

From the results of calculations in table 4, it turns out that the Durbin Watson coefficient is 1.922. It can be concluded that there was no autocorrelation problem in this linear regression model, because dU <d <4 - dU (1,9113 <1,922 <2.0887).

Table 3 Non-Autocorrelation Test

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.770[a]	.593	.510	3.20189	1.922

a. Predictors: (Constant), Proses, Bukti Fisik, Tempat, Orang, Harga, Produk, Promosi

b. Dependent Variable: Keputusan Nasabah

Heteroscedasticity examines the difference in the residual variance of one observation period to another observation period. If the value is significant (Sig) between independent variables with absolute residuals greater than 0.05, then there is no heteroscedasticity problem (Sujarweni: 2015).

In this study, heteroscedasticity testing using the Glejser Test method. Based on the output values in table 5 below, it can be obtained that the significance value is 0.527 Products; Promotion 0.189; place 0,240; price of 0.170; 0.217 people; physical evidence 0.292; process 0.986. These values as a whole are above the alpha value of 0.05. Thus it can be concluded that there is no heteroscedasticity problem between the independent variable and the residual variable.

Table Heteroscedasticity Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.822	7.471		.646	.523
	Produk	-.176	.276	-.103	-.638	.527
	Promosi	.585	.437	.338	1.339	.189
	Tempat	.120	.100	.131	1.195	.240
	Harga	.246	.176	.207	1.401	.170
	Orang	.454	.361	.262	1.258	.217
	Bukti Fisik	.265	.248	.168	1.069	.292
	Proses	.002	.113	.002	.017	.986

a. Dependent Variable:
Keputusan Nasabah

Hypothesis Test with Multiple Correlation Coefficients
Table 5 Multiple Correlation Coefficient Test Results

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.906[a]	.822	.785	1.78335	.822	22.359	7	34	.000

a. Predictors: (Constant), Proses, Tempat, Harga, Produk,
Bukti Fisik, Orang, Promosi

From the results of the multiple correlation coefficient tests above, it can be concluded that:

a. The value of R is 0.906, which means that there is a robust correlation between the marketing mix variables, namely: product, promotion, place, price, person, physical evidence, and process (X) to the decision to become a customer of BSM installments in gold (Y). This is based on a standard table interpreting the correlation coefficient values of r.

b. To test the effect of marketing mix variables, namely: product, promotion, place, price, person, physical evidence, and process (X) on the decision to become a customer of the BSM gold installment financing product (Y) can be done by consulting the count to table with n = 42 on the significance level of 1%, the results for r tabel have been obtained for 0.393.

c. Value of $r_{count} > r_{table}$ (0,906 > 0,393) then H0 is rejected. So it can be concluded that there is a very significant influence between the marketing mix variables: product, promotion, place, price, person, physical evidence, and process (X) on the decision to become a customer of BSM gold installment financing product (Y).

Calculate the Coefficient of Determination

Based on table 6 above, the R square (R2) value of 0.822 is obtained. This figure is changed into the form of a percentage of the contribution of the marketing mix, namely: product, promotion, place, price, person, physical evidence, and process (X) to the decision to become a customer of the BSM gold installment financing product (Y). The R2 value of 82.20%, which means the percentage contribution of the influence of marketing mix variables, namely: products, promotions, places, prices, people, physical evidence, and the process (X) of the decision to become a customer of BSM gold installment financing products (Y) is 82.20% while the remaining 17.80% is influenced by other variables not examined.

Multiple Regression Analysis

Following are the results of multiple regression tests using SPSS version 16, namely.

Table 6 Multiple Regression Test Result

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.746	3.239		2.392	.022
	Produk	.079	.166	.055	.476	.637
	Promosi	.492	.273	.338	1.803	.080
	Tempat	.100	.081	.107	1.239	.224
	Harga	.232	.107	.221	2.178	.036
	Orang	.185	.230	.132	.807	.425
	Bukti Fisik	.294	.138	.225	2.136	.040
	Proses	.054	.073	.057	.749	.459

a. Dependent Variable:
Keputusan Nasabah

The values at the output are then entered into the multiple linear regression equation as follows:

$$Y = a + b_1X_1 + b_2X_2 + \ldots + b_nX_n$$

$$Y = 7,746 + 0,079\ X_1 + 0,492\ X_2 + 0,100\ X_3 + 0,232\ X_4 + 0,185\ X_5 + 0,294\ X_6 + 0,054\ X_7$$

The constant value (a) obtained is 7,746, meaning that if the product, promotion, place, price, person, physical evidence, and process variables are 0, then the decision variable becomes a customer of a BSM gold installment financing product that has a positive value (7,746). In addition, all regression coefficients of the independent variable have a positive value, which means that every time an increase in the independent variable occurs, it will also increase the decision to become a customer of BSM Installments Gold financing products.

The results of this study answer the problem discussed by researchers that there are indeed still many shortcomings in the marketing mix of BSM installments in gold financing products at Bank Syariah Mandiri Singaparna branch office that make prospective customers still consider becoming part of customers of BSM gold installment financing products at Bank Syariah Mandiri branch office of Singaparna. Suppose all elements of the marketing mix continue to be improved. In that case, it will increase the decision of prospective customers to become customers of BSM gold installment financing products at the Bank Syariah Mandiri branch office of Singaparna.

This research is strengthened by research conducted by Indri Etri Haryanti (2014) in his thesis entitled "Effect of Marketing Mix on Customer Decisions in Choosing BPR Syariah Tanmiya Artha Kediri," with the results of the research found that marketing mix has a significant effect on customer decisions in choosing BPR Syariah Tanmiya Artha Kediri.

Based on the results of research conducted by the author, this study accepts the theory put forward by Philips Kotler and Gary Armstrong (2008), which states that the factors that can influence the decision making of a person in consumer purchasing decisions are influenced by the business of marketing companies including those in the world. This marketing factor is called the marketing mix of services consisting of 7P, namely: products, promotions, places, prices, people, physical evidence, and the process on the marketing mix is very influential on customer decisions.

Of the seven variables studied, the marketing mix variable (product, promotion, place, price, person, physical evidence, and process), which significant influence on the decision to become a customer, is a promotion variable that is 0.492, the price variable is 0.232, and the physical evidence variable is 0.294. In contrast, the marketing mix variables (products, promotions, places, prices, people, physical evidence, and processes) that have little effect on the decision to become a customer are the process variables of 0.054, the product variables of 0.079, the place variables of 0.100, and the person variable of 0.185.

PT. Bank Syariah Mandiri Supporting Branch Office Singapore Tasikmalaya should increase marketing mix activities (products, promotions, places, prices, people, physical evidence, and processes). BSM gold installment financing products on variable promotions, prices, and physical evidence must be prioritized. Process, product, place, and person variables must also be improved to add customers to the BSM gold installment financing product every month.

CLOSING

Based on the results of the data analysis test, hypothesis testing, and the discussion that has been described in chapter IV, it can be concluded that the Marketing mix variables, namely: product, promotion, place, price, person, physical evidence, and process (X) significantly influence the decision variable Becoming a customer of BSM gold installment (Y) financing products at Bank Syariah Mandiri SBranch Office of Singaparna Tasikmalaya, based on how to consult the count to r table with $n = 42$ at a significance level of 1%, results for r tabel of 0.393 have been obtained. The value of $r_{count} > r_{table}$ (0.906> 0.393) then Ho is rejected, which means that there is an influence between marketing mix variables, namely: product, promotion, place, price, person, physical evidence, and process (X) on the decision to become a customer of BSM Installment Gold financing products (Y).

REFERENCES

Alma, Buchari. (2005). *Manajemen Pemasaran dan Pemasaran Jasa*. Bandung: Alfabeta.

Asnawi, Nur. Muhammad Asnan Fanani. (2017). *Pemasaran Syariah: Teori, Filosofi, dan Isu-isu Kontemporer*. Depok: Rajawali Pers.

Damayanti, Riska. (2017). Pengaruh Marketing Mix terhadap Minat Nasabah menggunakan Produk Mitra 1qra' Plus pada AJB Bumiputera 1912 Syariah Cabang Lemabang Palembang. *Skripsi*. Palembang: Universitas Islam Negeri Raden Fatah.

Haeryah, Riri. (2015). Pengaruh Kualitas Produk dan Physical Evidence terhadap Keputusan Menjadi Nasabah di PT. Bank BNI Syariah Cabang Tasikmalaya. Skripsi. Tasikmalaya: Universitas Siliwangi.

Hakim, Lukman. (2012). *Prinsip-prinsip Ekonomi Islam*. Jakarta: Erlangga.

Haryanti, Indri Etri. (2014). Pengaruh Bauran Pemasaran terhadap Keputusan Nasabah dalam Memilih BPR Syariah Tanmiya Artha Kediri. *Skripsi*. Kediri. Institut Agama Islam Negeri Tulungagung.

Hasan, Fitri Dayasari. (2012). Pengaruh Bauran Pemasaran Jasa terhadap Loyalitas Nasabah Pada PT. Bank Rakyat Indonesia (Persero) Tbk, Cabang Achmad Yani Makassar. *Skripsi*. Makassar: Universitas Hasanuddin

Kasmir. (2012). Manajemen Perbankan. Jakarta: PT. Rajawali Pers.

Kotler, Philips., Gary Armstrong. (2008). *Prinsip-prinsip Pemasaran*. Jakarta: Erlangga.

Muasyaroh, Heni Husni. 2014. Skripsi: Pengaruh Bauran Pemasaran terhadap Minat Nasabah Menggunakan E-Banking PT. Bank BNI Syariah Yogyakarta. *Skripsi*. Yogyakarta. Universitas Islam Negeri Sunan Kalijaga.

Muhamad. (2008). *Metode Penelitian Ekonomi Islam*: Pendekatan Kuantitatif. Jakarta: Rajawali Pers.

Sujarweni, V. Wiratna. (2015). *SPSS untuk Penelitian*. Yogyakarta: Pustaka Baru Press.

Sumarni, Murti. (1996). *Marketing Perbankan*. Yogyakarta: Liberty Yogyakarta.