

The Effect of Student's Mix Marketing Services on Student's Interest in Saving at Syari'ah Bank

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Abstract

This study aims to determine and analyze how much the influence of mixmarketing service on students' interest in becoming customers at Syari'ah banks. In finding out which variable is the most dominant, this type of research is quantitative research. This research used numerical data and analyzed through statistics. The data collection in this study used a questionnaire. Questionnaires were distributed directly to students who were the objects of this research. The population in this study were students of the Economics Faculty, Alwasliyah Medan, totaling 260 people. Based on calculations using the Slovin formula, the sample obtained was 158. The questionnaire given using the Likert scale measurement basic scale. Data were analyzed using validity and reliability tests, classical assumption test, multiple regression analysis (correlation coefficient test, coefficient of determination test), F test and T test with the help of SPSS software. The results of the study through the F test showed that the product, location, promotion, price, service quality variables simultaneously had a positive and significant effect on student interest in becoming customers at Syari'ah Banks. Meanwhile, the t-test results show that the product, promotion and price variables have no partial positive effect. While the variables Location and Service Quality have a positive and significant effect on student interest. The dominating variable, that is service quality, has a positive and significant effect on student interest in becoming customers.

Keywords

Service marketing; Islamic bank; interest



I. Introduction

In Indonesia, there are two types of banks that are conventional banks and Syari'ah banks. Efforts to develop Islamic banks are not enough to be based on legal aspects and laws and regulations but also must be oriented to the market or the community as service users (consumers) of banking institutions. The existence of banks (conventional and) in general has a strategic function as an intermediary institution and provides services in payment traffic, but the characteristics of the two types of banks (conventional and Syari'ah) can influence the prospective customers behavior in determining their preferences for choosing between the two types of banks.

According to several studies that have been conducted regarding to Syariah banks, especially those related to Islamic bank consumers, the reason they want to get involved and become customers is religious reasons, which state that bank interest received through conventional banks is unlawful in Islamic syariah, so there are the desire of Muslim

citizens to form a banking institution that is in accordance with Islamic Syariah, that is Syariah banks.

Although religion is one of the factors that are highly considered by consumers to become customers of Syariah banks, there are still many reasons and other factors that can influence consumers' consideration to become customers of Islamic banks. It comes from the marketing strategy conducted by Islamic banks through the marketing mix strategy. Which includes product policies, prices, promotions, places and distribution channels, employee services, service processes, and the physical form of the Syariah bank office itself. So that from the mix marketing, customers can be influenced to become parts of Syariah banks by becoming Syariah banks customers. The mix marketing is considered to be able to influence consumer considerations to become customers of Syariah banks.

Syariah banks have many advantages because they are not only based on syariah so that transactions and activities become halal, but are open and do not specialize for Muslim customers but also for non-Muslims. This proves that Islamic banks open equal opportunities to all customers and do not differentiate between customers. According to Sumitro (2004) states that Islamic banks or Syariah banks are financial institutions whose main business is to provide credit and services in payment traffic and money circulation whose operations are adjusted to the principles of Islamic law. The existence of knowledge, it can lead to become someone's interest. One of the most basic actors in society towards saving interest is the income of the community itself.

According to Lucas and Brit in Nurpratama (2014) suggested that interest aspects consist of attention, interest, and desire. Basically, the behavior of students towards Syariah bank is the same with the behavior of other consumers, but consumers whose status are students have a tendency to have a great interest in saving because of their young age and great curiosity.

This study aimed to examine and analyze the mix marketing service variables that are: Product (X1), Location (X2), Promotion (X3), Price (X4), and Service Quality (X5) its influence on students' interest in becoming customers at Syariah banks (Y). Based on the description above, the researcher aimed to conduct a research entitled "The Effect of Student's Mix Marketing Services on Student's Interest in Saving at Syari'ah Bank (Case Study: Students of The Economics Faculty, UMN Al Washliyah).

II. Review of Literature

2.1. Syariah Bank

Banking is a very important institution in a country, especially developing countries such as Indonesia. Banking has an important role, especially the main function of the Bank itself, as a financial institution that can collect and distribute funds from customers or the public effectively and efficiently.

Syariah banks have products or services that will not be found in conventional bank operations. Principles such as musharaka, mudharabah, murabahah, ijarah, istishna, etc do not contain the interest principle as developed by conventional banks. As something that is relatively new, the existence of Syariah banks and their products will certainly be an option that may or may not be in demand.

According to UU (law) no. 10 of 1998 concerning Amendments to UU (law) no. 7 of 1992 about banking stated that:

- a. Syariah banks are commercial banks that conduct business activities based on Syariah principles which in doing their activities provide services in payment traffic (Rivai, 2007). In conducting its activities, Syariah banks adhere to the following principles: 1)

- Justice Principle, 2) Partnership principle, 3) The serenity principle, 4) Transparency/openness Principles, 5) Universality Principle, 6) No usury, 7) Reasonable profit.
- b. Syariah banks in their operations follow Islamic rules and norms, including: Free from interest (riba), Free from non-productive speculative activities such as gambling (maysir), Free from things that are not clear and doubtful (gharar), Free from things that are damaged or invalid (bathil), Only finance lawful business activities (Sudarsono, 2003).
 - c. The functions and roles of Islamic banks are listed in the opening of the accounting standards issued by AAOIFI (Accounting and Auditing Organization for Islamic Financial Institutions), as follows: 1) investment manager, 2) investors, 3) Provider of financial services and payment traffic, 4) Implementation of activities social. (Sudarsono, 2003: 31).

2.2. Characteristics and Classification of Services

Service products have different characteristics from goods (physical products). (Griffin in Lupiyoadi, 2008) mentioned these characteristics as follows: 1) Intangibility, 2) Unstorability, 3). Customization.

2.3. Mix Marketing

Mix marketing is a tool for forming the characteristics of services offered to consumers which is used as a tool to develop long and short term. The 7P's mix marketing is a mix marketing concept used in service marketing, (Muala et al., 2012)

According to A. Ivanovic & PH Collin (2003) that "Mix marketing of all elements that's make up of all the elements that make up marketing such as employee ability, price, distribution, advertising, product, place, process, and physical evidence part of the company's mix marketing". This means that the mix marketing is all the elements that form the elements that make up marketing such as employee capabilities, prices, distribution, advertising, products, places, processes, and physical evidence as part of the company's mx marketing.

Marketing is a process of planning and execution, starting from the conception stage, pricing, promotion, to the distribution of goods, ideas and services, to make exchanges that satisfy the individual and his institutions (Dianto in Asmuni et al, 2020). According to Tjiptono in Marlizar (2020) marketing performance is a function that has the greatest contact with the external environment, even though the company only has limited control over the company's environment. In the world of marketing, consumers are assets that must be maintained and maintained their existence in order to remain consistent with the products we produce (Romdonny and Rosmadi, 2019).

Several experts metioned the same thing about the main 4Ps in the mix marketing or traditional marketing as mentioned by Zeithaml and Bitner (2005), the 4Ps referred to product, price, place and place promotion.

In its development, the development of the service mix marketing has become increasingly widespread. According to Yazid (2005) there is an addition from the existing 4P to 7P with the addition of people, physical evidence or the physical environment where services are provided, and process.

Different from the previous opinion, according to Lupiyoadi (2001), "The mix service marketing consists of elements of product, price, place, promotion, people, process, and customer service. As a service mix marketing, these elements influence each other so that if one is not properly organized it will affect the overall marketing strategy.

The factors that are considered to be an attraction for students to continue their studies are student activities, costs, social background, reputation, location, and with this consideration the university will make policies by taking into the strengths, weaknesses, challenges and threats that may occur. So that, the universities hope to produce quality alumni while still existing as a business in the world of education can be achieved.

2.4. Interest Theory

Interest is described as a person's situation before taking an action, which can be used as a basis for predicting the behavior or action. Saving interest is assumed to be buying interest, that is a behavior that appears in response to an object that shows the customer's desire to make a purchase (Kotler, 2002).

Interest is the motivation that pushes people to do what they want when they are free to choose. Every interest will satisfy a need. In conducting its function, the will is closely related to thoughts and feelings. Thoughts have a tendency to move in the rational sector of analysis, while subtle or sharp feelings will crave more needs. While the mind functions as a reminder of those thoughts and feelings in harmonious coordination, so that the will can be regulated as well as possible (Sukanto, 1985). There are several stages of interest, they are: 1) Motive (reason, basis, booster), 2) Motive Struggle before making a decision on the mind there are several motives that are legal and low. Here, they have to be chosen. 3) Decision to choose. This is very important which contains the choice between existing motives and leaving other possibilities because it is not the same as someone who has various desires at the same time, 4) Act based on the decisions taken (Heri, P, 1998; Silvia, 2013)

2.5 Conceptual Framework

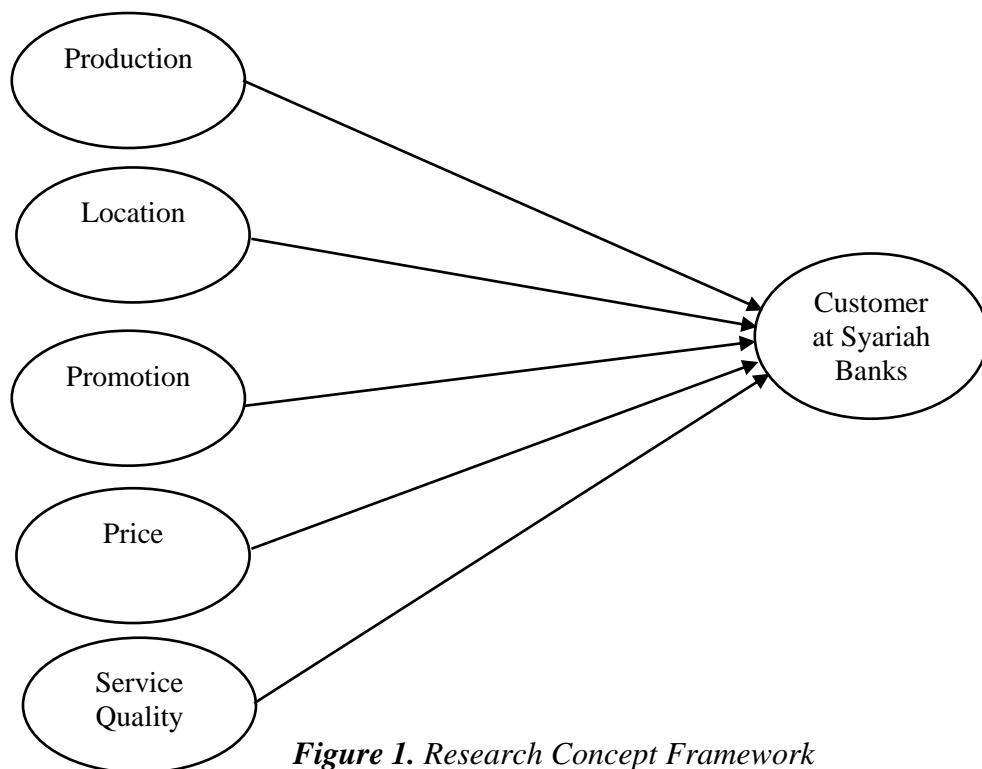


Figure 1. Research Concept Framework

2.6 Research Hypothesis

1. Products have a positive and significant effect on student interest in becoming customers at Syariah Banks.
2. Location has a positive and significant effect on student interest in becoming customers at Syariah Banks.
3. Promotion has a positive and significant effect on student interest in becoming customers at Syariah Banks.
4. Price has a positive and significant effect on student interest in becoming customers at Syariah Banks.
5. Service quality has a positive and significant effect on student interest in becoming customers at Syariah Banks.

III. Research Method

This type of research is quantitative, using numerical data that is analyzed through statistics. The data collection in this study used questionnaires. Questionnaires were distributed directly to students who were used as research objects. The population in this study were students of the Economics Faculty, Alwasliyah Medan, totaling 260 people.

Meanwhile, based on calculations using the Slovin formula, the sample obtained is 158. The questionnaire given used the basic scale of Likert scale measurement. The data analysis methods used are: 1) Descriptive Statistical Analysis. Descriptive analysis aims to determine the characteristics of each variable in the sample, 2) Inferential Statistical Analysis. Multiple Linear Regression Analysis.

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5$$

Y = Dependent Variable

a = Constant

b1, b2, b3, b4, b5, = Regression Coefficient

X1, X 2, X 3, X 4, X 5, = Independent Variable

IV. Results and Discussion

4.1 Respondent's Knowledge about Syariah Bank

Syariah bank is a financial institution whose main business is providing credit and other services in payment traffic and money circulation which operates in accordance with Syariah principles. Islamic banks have products or services that will not be found in conventional bank operations. Principles such as musharaka, mudharabah, murabahah, ijarah, istishna and so on do not contain the interest principle as developed by conventional banks. As something that is relatively new, the existence of Islamic banks and their products will certainly be an option that may or may not be in demand. Syariah banks in their operations follow Islamic rules and norms, including: Free from interest (riba), Free from non-productive speculative activities such as gambling (maysir), Free from things that are not clear and doubtful (gharar), Free from things that are damaged or invalid (bathil), Only finance business activities that are lawful. How big is the knowledge and role of respondents in this Islamic Bank's products, services, can be seen from the graphic images and descriptions explained by the researcher, where the respondents were students of the Economics Faculty for the 2018/2019 academic year.

a. Media Introduction to Islamic Banks

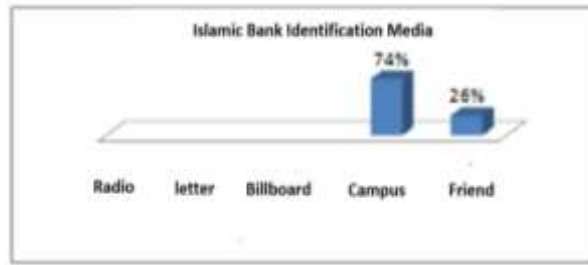


Figure 1. Islamic Bank Introduction Media

From the graphic shown, it is known that respondents knew and took part as customers, it can be seen from the graph that as many as 74% of them know through campus. For now, for the administration ease and efficiency, the University has almost entirely used banking services, both Syariah and conventional, UMN, especially with Syariah-based banking, so it is not surprising that most students know this Islamic Bank from campus. While 26% know from friends/neighbors, relatives, or radio.

b. Factors that encourage saving in Syariah banks



Figure 2. Driving Factors for Saving in Islamic Banks

From the picture, it can be seen that what encourages respondents as interested customers because of the profit sharing system or ratio, where Syariah banking performs calculations with profit sharing through profit sharing system, that is sharing the net profits from the investment business conducted, where almost a total of around 92%. The rest chose product quality as much as 8%, while the service was 0%.

c. The saving period at a Syariah Bank

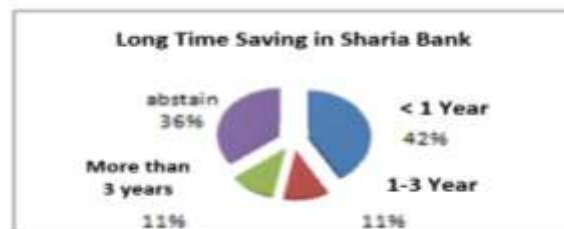


Figure 3. Long Time Saving in Sharia Bank

From the graph, it can be seen that most of the respondents became customers for a short period of time, that is less than one year as much as 42%, while for 1 to 3 years there were about 11%, more than 3 years as many as 11%, and chose not to answer as much as

36%. Most of the respondents became customers of the Syariah bank when they were already became students in the university that collaborated with the Syariah bank.

4.2. Research Results

a. Validity and Reliability Test

Validity test was used to measure the validity or validity of a questionnaire. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire (Ghozali, 2016: 12). This test used a significance level of 5%. The criteria for evaluating the validity test are: 1) If $r_{count} > r_{table}$ (at a significance level of 5%), it can be said that the questionnaire item was valid, 2) If $r_{count} < r_{table}$ (at a significance level of 5%), it can be said that the questionnaire item was invalid. The complete validity test can be seen below:

Table 1. Validation Test Results

Product	X ₁₁	0,508	0,1313	Valid
	X ₁₂	0,717	0,1313	Valid
	X ₁₃	0,758	0,1313	Valid
	X ₁₄	0,697	0,1313	Valid
	X ₁₅	0,749	0,1313	Valid
Location	X ₂₁	0,596	0,1313	Valid
	X ₂₂	0,593	0,1313	Valid
	X ₂₃	0,693	0,1313	Valid
	X ₂₄	0,736	0,1313	Valid
Promotion	X ₃₁	0,782	0,1313	Valid
	X ₃₂	0,690	0,1313	Valid
	X ₃₃	0,785	0,1313	Valid
	X ₃₄	0,641	0,1313	Valid
Price	X ₄₁	0,869	0,1313	Valid
	X ₄₂	0,905	0,1313	Valid
	X ₄₃	0,799	0,1313	Valid
	X ₄₄	0,780	0,1313	Valid
Service Quality	X ₅₁	0,692	0,1313	Valid
	X ₅₂	0,780	0,1313	Valid
	X ₅₃	0,812	0,1313	Valid
	X ₅₄	0,835	0,1313	Valid
	X ₅₅	0,765	0,1313	Valid
	X ₅₆	0,713	0,1313	Valid
	X ₅₇	0,787	0,1313	Valid
	X ₅₈	0,804	0,1313	Valid
	X ₅₉	0,812	0,1313	Valid
	X ₅₁₀	0,809	0,1313	Valid
Costumer at Syariah Bank	Y ₁	0,562	0,1313	Valid
	Y ₂	0,698	0,1313	Valid
	Y ₃	0,805	0,1313	Valid
	Y ₄	0,835	0,1313	Valid
	Y ₅	0,811	0,1313	Valid
	Y ₆	0,662	0,1313	Valid
	Y ₇	0,596	0,1313	Valid

Table 1 showed that all statement items have $r_{count} > r_{table}$, that is at a significant level of 5% ($= 0.05$) and $n = 156$ ($N = 158 - 2$) so that the reference number was 156. Therefore, obtained $r_{table} = 0.1313$ then it can be seen that the r results of each item > 0.1313 so it can be said that all research variable items were declared valid.

Reliability test is actually a tool to measure a indicator questionnaire of a variable or construct. A questionnaire is said to be reliable or reliable if the employee's answer to the statement is consistent or stable from time to time (Ghozali, 2016). The reliability test can be conducted simultaneously in all questions. If > 0.60 then reliable (Sujarweni, 2015).

Table 2. Reliability Test Results

Variable	Croanbach Alpha	Description
Product	,770	Reliable
Location	,753	Reliable
Promotion	,786	Reliable
Price	,826	Reliable
Sevice Quality	,779	Reliable
Costumer at Syariah Bank	,810	Reliable

b. Classic Assumption Test

1. Normality Test

The normality test aimed to test whether in the regression model, the confounding or residual variables have a normal distribution (Ghozali, 2016: 154). To detect whether the residuals were normally distributed or not, graph analysis was used, in principle normality can be detected by looking at the spread of data (points) on the diagonal axis of the graph or by looking at the histogram of the residuals. For more details, it can be seen through the results of the normality test in Picture 4 below:

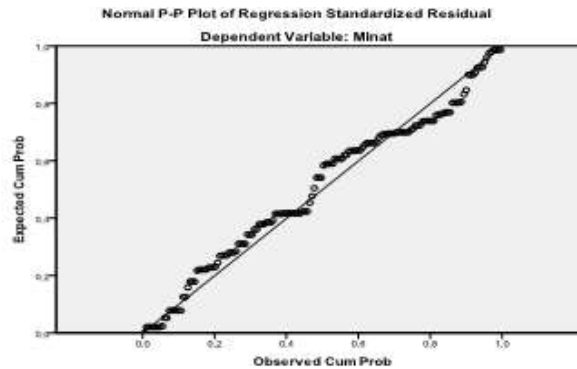


Figure 4. Normality Test Results

The results of the normality test above show that all data were normally distributed, the data distribution was around the diagonal line, so that the regression model meets the assumption of normality.

2. Heteroscedasticity Test

Heteroscedasticity test aimed to test whether in the regression model there was an inequality of variance from the residuals of one observation to another observation. A good regression model is Homoscedasticity or Heteroscedasticity does not occur. To detect the presence of heteroscedasticity, it is done by looking at the graph plot between the predicted value of the dependent variable, namely ZPRED and the residual SRESID. The results of the SPSS program output can be seen in figure 5 below:

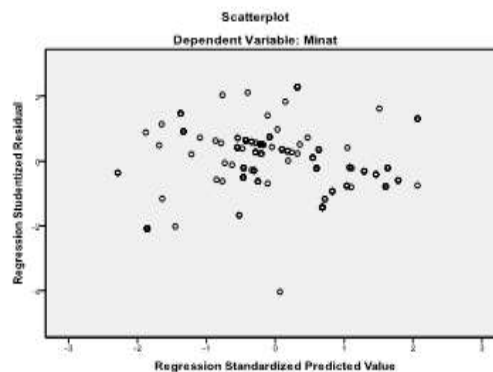


Figure 5. Heteroscedasticity Test Results

The results of the heteroscedasticity test in figure 5 above showed that the points spread randomly, do not form a certain clear pattern, and are spread both above and below the number 0 (zero) on the Y axis, this means that there was no deviation in assumptions. Classical heteroscedasticity in the regression model made.

3. Autocorrelation Test

The autocorrelation test aimed to test whether in the linear regression model there was a correlation between the confounding error in period t and the confounding error in the previous t-1 period. A good regression model is a regression that is free from autocorrelation (Ghozali, 2016). In this study, the method used to test whether or not there was a correlation between variables was the Durbin-Watson test (Ghozali, 2016).

Table 3. Autocorrelation Test Results

Model Summary ^a					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,489 ^a	,239	,214	3,46827	1,919

Table 3 showed that the DW value was 1.919. This value will be compared with the table value using a significance value of 5%, the number of samples was 158 and the number of independent variables was 5 (k = 5), then the Durbin Watson table is as follows:

Table 4. Durbin Watson Test Result

N	k = 5	
	Dl	Du
10	0,2427	2,8217
.	.	.
.	.	.
158	1,6751	1,8055

Based on the table, the DW value was greater than the upper limit (dU) 1.8055 and less than $4 - 1.8055$ ($4 - du$) or can be written as $1.8055 < 1.919 < 2.195$, it can be concluded that there was no positive or negative autocorrelation (based on the decision table) or it can be concluded that there was no autocorrelation.

c. Regression Equation

This analysis was used by involving two or more independent variables on the dependent variable, this method was used to determine the strength of the relationship between several independent variables simultaneously on the related variables. A good regression equation model is a model that meets the requirements of classical assumptions, including all data were normally distributed, the model must be free from Multicollinearity, Autocorrelation and Heteroscedasticity symptoms. From the previous analysis proved that this research is considered good. The results of multiple regression analysis can be seen in Table 5 as follows:

Table 5. Multiple Linear Regression Test Results

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9,735	2,501		3,892	,000
	Product	,164	,144	,115	1,140	,256
	Location	,284	,147	,175	1,934	,055
	Promotion	,058	,129	,043	,446	,656
	Price	,074	,113	,056	,657	,512
	Costumer	,168	,069	,233	2,437	,016

From the table above, the calculation results of the independent variables can be arranged in a following models: $Y = 9,735 + 0.164 X_1 + 0.284 X_2 + 0.058 X_3 + 0.074 X_4 + 0.168 X_5$. The results of the analysis can be interpreted as follows: 1). the constant value of the equation above was 9.735. The number showed that if X_1 (Product), X_2 (location), X_3 (promotion), X_4 (price), X_5 (customer quality), constant (no change), then the customer's decision will increase by 9,735. 2) Product showed a coefficient value of 0.164. This showed that if there was an increase in the Product variable by 1%, the customer's decision will increase by 0.164. 3) Location showed a coefficient value of 0.284. This showed that if there was an increase in the Product variable by 1%, the customer's decision will increase by 0.284. 4) Promotion showed a coefficient value of 0.058. It shows that if there was an increase in the place variable by 1% then the customer's decision will increase by 0.058. 5) Price showed a coefficient value of 0.074 this shows that if there was an increase in the promotion variable by 1% then the customer's decision will increase by 0.074. 6). Quality of Service showed a coefficient value of 0.168. This showed that if there was an increase in the service quality variable by 1%, the customer's decision will increase by 0.168.

d. Correlation Coefficient (R)

The correlation coefficient is a tool used to measure the closeness level of the relationship between the independent variable and the dependent variable. The R value will range from 0-1, the closer to 1 the relationship between the independent variables together with the dependent variable is getting stronger. The results of the correlation in this study can be seen in Table 6 below:

Table 6. Correlation Coefficient Results

Model Summary ^a				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,489 ^a	,239	,214	3,46827

Based on Table 6 above, it can be seen that the correlation coefficient (R) value shown is 0.489. This showed that the relationship between the independent variables, that are product, location, promotion, price, service quality and the dependent variable, namely interest in becoming a customer because it was in the moderate category correlation, which is between 0.40-0.5999

e. Coefficient of Determination (R²)

The determination (R²) coefficient essentially measures how far the model's ability can explain the variations in the dependent variable. A small R² value means that the ability of the independent variables in explaining the variation of the dependent variable is very limited. A value close to one means that the independent variables provide almost all the information needed to predict the variation of the dependent variable (Ghozali, 2016). Based on Table 4.6 the amount of adjusted R² was 0.239, this means that 23% of the variable interest in becoming a customer can be explained from five variables, they are product, location, promotion, price, service quality while the rest (100% - 23.9,% = 76.1%) explained by other variables not proposed in the study.

f. Hypothesis Testing

1. F Test (Concurrent Test).

The F statistical test basically showed whether all independent variables included in the model have a simultaneous effect on the dependent variable (Ghozali, 2009). Basis of decision making based on the value of Fcount and Ftable: 1) If the value of Fcount>Ftable, the independent variable (X) simultaneously affects the dependent variable (Y). 2) If the value of Fcount<Ftable, the independent variable (X) simultaneously has no effect on the dependent variable (Y). The basis for making decisions based on the significance value of the SPSS outputresults: 1) If the value of Sig. <0.05 then the independent variable (X) simultaneously has a significant effect on the dependent variable (Y). 2) If the value of Sig. > 0.05 then the independent variable (X) simultaneously has no significant effect on the dependent variable (Y). The value of Ftable can be seen in the statistical table for a significance of 0.05. Where k = number of variables (free + bound) and n = number of observations / samples forming the regression. So, 1 = (5-1) = 4 and 2 = (158-5) = 153. Then the result for Ftable was 2.43. The results of the F test can be seen in Table 4.7 below:

Table 7. F Test Results

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	567,226	5	113,445	9,431	,000 ^b
	Residual	1804,331	150	12,029		
	Total	2371,558	155			

From the ANOVA test or F test, the Fcount value was 9.431, this value was greater than Ftable, which is 2.43 or Fcount is 9.431 >Ftable, which is 2.43 with a probability of 0.000. Because the probability value is much smaller than 0.05, the regression model can be used to predict customer decisions or it can be said that the five independent variables, they are product, location, promotion, price and service quality, together have a positive and significant effect on customer decisions.

2. T test (Partially)

The t-test basically showed how far the influence of one independent variable individually in explaining the dependent variable (Ghozali, 2009: 88). Basis of decision making based on tcount and ttable values: 1) If the tcount value > ttable then the independent variable (X) affects the dependent variable (Y), 2) if the tcount value < ttable then the independent variable (X) has no effect on the dependent variable (Y). The basis for decision making was based on the significance value of the results of the SPSS output: 1) If the Sig value. < 0.05 then the independent variable (X) has a significant effect on the dependent variable (Y), 2) If the Sig.value > 0.05 then the independent variable (X) has no significant effect on the dependent variable (Y).

The value of ttable can be seen in the statistical table for a significance of 0.05 because the hypothesis used was one-way or one-tailed test, so it still used significance of 0.05 with $t_{table} = \frac{t_{(1-\alpha/k), n-k}}{n-k}$ Where k = number of variables (free + bound) and n = number of observations / samples forming the regression. So, $t_{table} = \frac{1.96}{5} = 0.392$. The results obtained for ttable were 1.6548.

Table 8. T-Test Results

Model		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9,735	2,501		3,892	,000
	Product	,164	,144	,115	1,140	,256
	Location	,284	,147	,175	1,934	,055
	Promotion	,058	,129	,043	,446	,656
	Price	,074	,113	,056	,657	,512
	Costumer	,168	,069	,233	2,437	,016

Based on Table 8, the results of the t-test in the study can be explained as follows: 1) Product Variable, showed the value of t count and t table, (1.140 < 1.6548), or sig and (0.255 > 0.05) means that the product variable partially does not affect the interest in becoming a customer. 2) Location variable, showed the value of tcount and ttable, (1.934 > 1.6548), meaning that the location variable partially affects the interest in becoming a customer. 3) Promotion variable, showed the value of tcount and ttable, (0.446 < 1.6548), or sig and (0.656 > 0.05) means that the promotion variable partially does not have a significant effect on customer decisions. 4) Price variable, showed the value of tcount and ttable, (0.056 < 1.6548), or sig and (0.512 > 0.05) means that the price variable does not have a positive effect on customer decisions. 5) The service quality variable, showed the value of tcount and ttable, (2.437 > 1.6548), or sig and (0.016 < 0.05) meaning that the service quality variable partially has a significant effect on interest in becoming a customer.

V. Conclusion

1. Based on the results of the research conducted, it can be seen that there was a significant influence between the variables of the service marketing mix consisting of product (X1), location (X2), promotion (X3), price (X4), service quality (X5), on the interest of students to become customers (Y). This is evidenced from the results of the analysis, obtained the calculated F value of 8.705 which was greater than F table ($9.431 > 2, 43$) and the sig.F value was smaller than (0.05). The results of this analysis also showed that the contribution of product variables (X1), location (X2), promotion (X3), price (X4), quality of service (X5) which was indicated by the Adjusted R Square value is 0.239, this means 23% of the interest variable being a customer can be explained from five variables, they are product, location, promotion, price, service quality while the rest ($100\% - 23.9\% = 76.1\%$) explained by other variables that are not proposed in the study. Thus, it can be seen that customers pay attention to the variables of the service mix marketing simultaneously or together in the students interest of to become customers at Syariah Banks.
2. Partially the variables of the service mix marketing consisting of the product variables contribution (X1), location (X2), promotion (X3), price (X4), service quality (X5) do not all have a positive and significant influence on interest students become customers (Y). The the influence magnitude of each independent variable on the dependent variable can be seen using the t test and beta coefficients, in this case the Product variable (X1) shows the values of t count and t table, ($1.140 < 1.6548$), or sig and ($0.255 > 0.05$). Location Variable, showed the value of t count and t table, ($1.934 > 1.6548$), Promotional Variable, showed the value of t count and t table, ($0.446 < 1.6548$), or sig and ($0.446 > 0.05$). Price Variable, showed value of t count and t table, ($0.056 < 1.6548$), or sig and ($0.512 > 0.05$) Service quality variable, indicating the value of t count and t table, ($2.437 > 1.6548$), or sig and ($0.016 < 0.05$).
3. Location and service quality variables are variables that significantly influence the service mix marketing that affects student interest in becoming customers (Y), while product, price and promotion variables have no significant effect on student interest in becoming customers at Syariah Banks.

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