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THE EFFECT OF MARKETING MIX AND SERVICES ON CUSTOMER DECISIONS IN USING THE SERVICES OF THE INDONESIAN SHARIA BANK KC KABANJAHE

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ABSTRACT

The marketing mix is a marketing strategy that consists of 4 components, namely: price strategy, product strategy, location strategy, and promotion strategy. This study has 5 independent variables (X), namely: Price, product, promotion and service locations and 1 dependent variable (Y), namely: Customer decision. The research was conducted at Bank Syariah Indonesia KC Kabanjahe by distributing questionnaires to 100 customers which aimed to find out how the marketing mix influences customer decisions in using BSI KC Kabanjahe services and which of the 5 independent variables most influences customer decisions. Quantitative is the research method used with the T test and F test using SPSS for Windows. Based on the research results, the marketing mix has a significant effect on customer decisions and of the 5 independent variables, promotion is the most dominant variable influencing customer decisions.

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1. INTRODUCTION

Marketing strategy and services are relevant to customer decisions in using Islamic banking services. To face competition in the banking sector that is constantly changing according to customer needs, Islamic banks must streamline and structure their marketing strategy. There are four components that influence customer decisions in choosing services or products in Islamic banking, namely product strategy, price strategy, promotion strategy and place strategy where the combination of the four strategies is known as the Marketing Mix (Nurcholifah 2014) .

In addition to the marketing mix, service is one of the things that are also considered by customers in using Islamic banking services. In banking, service is an action or activity provided by customer service/bankers to other parties (customers) to assist in meeting customer needs (Mardiyanto 2021) .

Therefore, the researcher raised this problem to become an idea for this research with the title "The Effect of Marketing Mix and Services on Customer Decisions in Using the Services of KC Kabanjahe Sharia Bank". And this study aims to find out whether there is an influence of product, price, place and promotion which are components of the marketing mix and the influence of services on customer decisions in using the services of KC Kabanjahe Sharia Bank. And aims to find out which variables among products, prices, places, promotions, and services that are dominant in the customer's decision to use the services of KC Kabanjahe Sharia Bank.

2. METHODS

Quantitative research with multiple regression analysis with the classical assumption test, F test, coefficient of determination test, and t test using SPSS for Windows software is the methodology used in this study . By distributing questionnaires, researchers in this study collected data from 100 customers of BSI KC Kabanjahe. In this study, the variables are as follows:

1. Variables that influence or act as causes are independent variables, also known as independent variables. In this study the independent variables are:
   a. Product (X1)
   b. Price (X2)
   c. Place (X3)
   d. Promotion(X4)
   e. Service (X5)

2. What is not free or bound, is the dependent variable. The customer's decision to use the Bank's services Indonesian Sharia KC Kabanjahe is the dependent variable (Y) in this study.

3. RESULTS AND DISCUSSION

A. Validity test

Product validity test (X_1)

Recapitulation of product validity test results (X_1) as follows:

Table 1 Product Validity Recapitulation (X_1)

Question item	r count	r table	Information
1	0.8 9 8 _	0.3 20	valid
2	.856 _	0.3 20	valid
3	0.8 71	0.3 20	valid
4	0.657 _	0.3 20	valid
5	0.743 _	0.3 20	valid
6	0.877 _	0.3 20	valid
7	0.7 89	0.3 20	valid
8	0.531 _	0.3 20	valid

Price validity test(X2)

The recapitulation of price validity test results (X2) is as follows:

Table 2 Price Validity Recapitulation (X_2)

Question item	r count	r table	Information
1	0.747 _	0.3 20	valid
2	0.481 _	0.3 20	valid
3	.600 _	0.3 20	valid
4	0.573 _	0.3 20	valid
5	0.8 35	0.3 20	valid

Instrument validity test (X_3) Recapitulation of place validity test results (X_3) as follows:

Table 3 Recapitulation of Place Validity (X_3)

Question item	r count	r table	Information
1	0.731	0.3 20	valid
2	0.6 42	0.3 20	valid
3	0.6 78	0.3 20	valid
4	0.5 26	0.3 20	valid

Promotion validity test (X_4)

Summary of promotion validity test results (X_4) as follows:

Table 4 Promotion Validity Recapitulation (X_4)

Question item	r count	r table	Information
1	0.783 _	0.3 20	valid
2	.635 _	0.3 20	valid
3	0.662 _	0.3 20	valid
4	0.6 54	0.3 20	valid

Service validity test (X 5)

sharia compliance validity test results (X 5) as following :

Table 5 Recapitulation of Services (X 5)

Question item	r count	r table	Information
1	0.7 52	0.3 20	valid
2	0.6 13	0.3 20	valid
3	0.4 76	0.3 20	valid
4	0.5 74	0.3 20	valid

Test the validity of the decision to use Bank services (Y)

The recapitulation of the results of the decision validity test using the services of Bank Syariah Indonesia KC Kabanjahe (Y) is as follows:

Table 6 Recapitulation of Validity Decision to use Bank services (Y)

Question item	r count	r table	Information
1	0.8 67	0.3 20	valid
2	0.8 52	0.3 20	valid
3	0.6 22	0.3 20	valid
4	0.3 80	0.3 20	valid

Based on the results of the validity test of each variable in tables 1, 2, 3, and 4. Each of the 8 questions on the variable X 1 (Product), 5 questions on the variable X 2 (Price), 4 questions on the variable X 3 (Place), 4 questions on variable X 4 (Promotion), 4 questions on variable X 5 (Services), and 4 questions on variable Y (decision to use bank services) are considered valid because the value of the r-test is higher than the value of the r-table.

2. Reliability test

The correlation obtained must be > ttable at a significant level of 5% so that the instrument is considered reliable. If the correlation number is low, the instrument is considered unreliable.

The results of the instrument reliability test are as follows:

Table 7 Recapitulation of Instrument Reliability

Variable	r count	Criteria	Information
Product (X1)	0.7 28	>0.6	reliable
Price (X2)	0.7 12	>0.6	reliable
Place(X 3)	0.7 64	>0.6	reliable
Promotion (X 4)	0.7 26	>0.6	reliable
Services (X 5)	0.7 33	>0.6	reliable
Decision to use Bank services (Y)	0.7 56	>0.6	reliable

Because all the variables in Table 7 above have Cronbach Alpha values greater than 0.60, it can be said that X1, X2, X3, X4, and X5 are all reliable.

Classic assumption test

The classical assumption test is needed to determine whether the data can be analyzed further so that the results and analysis are effective and unique. The test requirements are as follows :.

Multicollinearity Test

To ascertain whether there is a relationship or correlation between the independent variables, multicollinearity testing is carried out. VIF (variance inflation factor) is a tool used to identify symptoms of multicollinearity; if the VIF value is less than 10, multicollinearity does not exist. The multicollinearity test results below show that none of the explanatory variables used in the regression model show symptoms of multicollinearity because all VIF values are less than 10.

Table 8 Multicollinearity Test Results

Variable	VIF value	Information
Product (X1)	1.0 66	There is no multicollinearity
Price (X2)	1.1 08	There is no multicollinearity
Place(X3)	1.0 54	There is no multicollinearity
Promotion (X_4)	1.1 75	There is no multicollinearity
Services (X_5)	1.0 37	There is no multicollinearity

Based on the test results reflected in table 8 above, it can be concluded that there are no symptoms of multicollinearity, meaning that there is no linear relationship between the independent variables used in the regression model.

3. Autocorrelation Test

The correlation test aims to test whether in a linear regression model there is a correlation between confounding errors in period t and errors in period t-1 (previously). If there is a correlation, then there is called an autocorrelation problem. Autocorrelation arises because successive observations over time are related to one another . This problem arises because the residual correlation (confounding error) is not independent from one observation to another.

From the results of the autocorrelation test, the Durbin Watson value was 1,879, this value was compared with the significance table value of 5%, 100 samples with 5 independent variables, so the du value was 1.77. Because the DW value of 1.879 is greater than the upper limit (du) 1.77, it can be concluded that there is no positive autocorrelation in the regression model.

Table 9. Summary Model Autocorrelation Test Results

Model	R	R Square	Adjusted R Square	std. Error of the Estimate	Durbin-Watson
1	.360 [a]	.6 83	.6 34	1.2 7822	1948

Descriptive Statistics

Description of research variables is useful to support the results of data analysis. There are 6 variables used in this study, consisting of 5 independent variables and 1 dependent variable. The independent variables are product, price, place, promotion and sharia compliance. The dependent variable is the decision to use the services of Bank Syariah Indonesia KC Kabanjahe. The data obtained in the study were processed using SPSS for windows to obtain descriptive statistical data as shown in the following table:

Table 10 Descriptive Statistics

Variable	Min	Max	Means	Standard deviation
Choice decision	3.0	4.0 _	3. 785	0.3 48 7 _
Product	3.0	4.0 _	3.8 47	0.4 563
Price	3.0	4.0 _	3. 826	0.49 86
Place	3.0	4.0 _	3.9 08	0.2 968
Promotion	3.0	4.0 _	3.8 76	0.3 855
Service	3.0	4.0	3.90 5	0.2 894

Descriptive analysis was carried out to describe the respondents' perceptions of questions related to the research variables used. Descriptive analysis is calculated based on the percentage of answers to research questions using the average value *(mean)* of each proposed indicator to describe the perceptions of all respondents. Based on the mean value, interpretation of the respondents' perceptions is then carried out using the *three-box method criteria* that Ferdinand proposed, namely the mean value of 1.0 to 2.3 = low category, the mean value is 2.4 - 3, 7 = moderate category and mean value 3.8 - 5.0 = high category. Furthermore, based on these criteria, the respondent's perception index of the variables in the study was determined as follows :

Product

This variable is measured using an instrument developed by Artana. This instrument is assessed using a 4-point Linkert scale. Respondents were asked to indicate a choice of answers between strongly

disagree (point 1) to strongly agree (point 4) for each question given. From the description of table 10 above it is explained that with a mean score of 3.84 it can be explained that the respondent's perception index is in the high category. So it can be interpreted that the average respondent answered agree.

Price

This price variable is measured using an instrument developed by Artana. This instrument is assessed using a 4-point Linkert scale. Respondents were asked to indicate the choice of answers between strongly disagree (point 1) to strongly agree (point 4) for each question asked. From the description of table 10 above, it is explained that the average respondent answered that they agreed with a mean score of 3.82 . So it can be explained that the respondent's perception index is in the high category

Place / Location.

The place or location variable in this study was measured using an instrument developed by Artana. This instrument was assessed using a 4-point Linkert scale. Respondents were asked to indicate the choice of answers between strongly disagree (point 1) to strongly agree (point 4) for each question asked. From the description of table 10 above, it is explained that the average respondent answered that they agreed and the mean score was 3.90 . so it can be explained that the respondent's perception index is in the high category

Promotion

This variable is measured using an instrument developed by Artana. This instrument is assessed using a 5-point Linkert scale. Respondents were asked to indicate the choice of answers between strongly disagree (point 1) to strongly agree (point 5) for each question asked. From the description of table 10 above, it is explained that the average respondent answered that they agreed and the mean score was 3.87 . So it can be explained that the respondent's perception index is in the high category.

Service

Service in this study was measured using an instrument developed by Artana. This instrument was assessed using a 4-point Linkert scale. Respondents were asked to indicate the choice of answers between strongly disagree (point 1) to strongly agree (point 4) for each question asked. From the description of table 10 above, it is explained that the average respondent answered that they agreed and the mean score was 3.90 . So it can be explained that the respondent's perception index is in the high category.

Decision to use Islamic banking services

This decision variable is measured using an instrument developed by Artana. This instrument is assessed using a 4-point Linkert scale. Respondents were asked to indicate the choice of answers between strongly disagree (point 1) to strongly agree (point 4) for each question asked.

From the description of table 10 above, it is explained that the average respondent answered that they agreed and the mean score was 3.78 . So it can be explained that the respondent's perception index is in the high category.

4. *Product Moment Correlation Test*

Correlation test is a technique to measure the strength of the relationship between 2 or more variables with certain scales. Based on the questionnaire data obtained from the respondents who were processed using the SPSS for windows program, the results were obtained as shown in the following table:

Table 11 Correlation Test Table

Variable	Pdoduk (X.1)	Price (X.2)	Place (X.3)	Promotion (X.4)	Sharia (X.5)	decision (Y)
Product (X.1)	-					
Price (X.2)	0.188*	-				
Place (X.3)	0.179*	0.184*	-			
Promotion (X.4)	0.185*	0.304**	_¥ 0.178	-		
Sharia (X.5)	0.199*	0.238 **	0.204 **	0.275*	-	
Decision (Y)	0.224**	0.332**	0.206	0.507**	_ ¥0.236	-

Correlation is significant at the 0.05 level (2-tailed) **ri
Correlation is significant at the 0.01 level (2-tailed)

From the correlation test table, it can be interpreted that the relationship between the independent variable and the dependent variable is as follows:

Product (X.1)

Based on data processing, Pearson's correlation was found between products with price 0.188, place 0.179, promotion 0.185, sharia compliance 0.199, and decision 0.224, indicating a significant relationship between the product itself and other independents. variables (price, place, promotion, and service), as well as products with the decision to use the services of Bank Syariah Indonesia KC Kabanjahe. As seen, there is a strong correlation between the product and the choice to use the services of Bank Syariah Indonesia KC Kabanjahe with the Sig . equal to 0.018 <0.05 , meaning that there is a significant relationship between the price variable and the decision to choose Bank Syariah Indonesia KC Kabanjahe.

Using the services of Bank Syariah Indonesia KC Kabanjahe is a decision that has a higher value when the value of the product is higher, which is indicated by a positive sign, indicating that there is a "directly proportional" relationship between the correlation of the product and the decision to choose it. The decision to use Islamic banking services thus has a very strong, significant, and unidirectional relationship with the product.

Price (X.2)

Based on data processing, *a Pearson correlation* was obtained between price and product of 0.188, with a place of 0.184 with a promotion of 0.304, with sharia compliance of 0.238 and a decision of 0.332 meaning that there is a significant relationship between the price itself and other independent variables (product , place, promotion and service *),* as well as price with the decision to use the services of Bank Syariah Indonesia KC Kabanjahe. The correlation between price and the decision to choose is strong as indicated by the *Sig value.* equal to 0.001 <0.05, it can be concluded that there is a significant relationship between the price variable and the decision to use the services of Bank Syariah Indonesia KC Kabanjahe.

The positive sign indicates that the correlation that occurs between price and the decision to use the services of Bank Syariah Indonesia KC Kabanjahe is a "directly proportional" relationship, meaning that the greater the price value, the higher the value of the decision to use the services of Bank Syariah Indonesia KC Kabanjahe. So it can be concluded that the relationship between price and the decision to use the services of the KC Kabanjahe Sharia Bank is very strong, significant, and unidirectional.

Place (X.3)

Based on data processing, a Pearson correlation was found of 0.179 between location and product, 0.184 between price and promotion, 0.178 between promotion and sharia compliance, and 0.206 between decision and location. that is, there is a significant correlation between the location itself and other independent variables (product, price, promotion and service), as well as between location and the choice to use the services of Bank Syariah Indonesia KC Kabanjahe. The relationship between place and decision making is quite strong, as evidenced by the *Sig.* equal to 0.021 <0.05, it can be concluded that there is a significant relationship between the place variable and the decision to use the services of Bank Syariah Indonesia KC Kabanjahe.

The positive correlation between location and decision making shows that these two factors are "directly proportional", meaning that the more valuable the location, the more valuable the choice to use the services of Bank Syariah Indonesia KC Kabanjahe. Thus it can be concluded that there is a very strong, significant, and one-way relationship between location and the customer's decision to use the services of KC Kabanjahe Sharia Bank.

Promotion (X.4)

Based on data processing, it is known that there is a significant relationship between the promotion itself and other independent variables (product, price, place and service), as well as the relationship between promotion and the decision to vote. Pearson's correlation between promotion and product is 0.185, with price 0.304, place 0.178, with shariah compliance 0.275, and decision 0.507 obtained. Voting and promotion decisions have a significant correlation, as evidenced by the *Sig scores.*

equal to 0.000 <0.05, it can be concluded that there is a significant relationship between the price variable and the decision to choose Bank Syariah Indonesia KC Kabanjahe.

The positive sign indicates that the correlation that occurs between the promotion and the customer's decision to use the services of Bank Syariah Indonesia KC Kabanjahe is a "directly proportional" relationship, meaning that the greater the value of the promotion, the higher the value of the customer's decision to use the services of Bank Syariah Indonesia KC Kabanjahe. So it can be concluded that the promotion relationship with the customer's decision to use the services of Bank Syariah Indonesia KC Kabanjahe is very strong, significant and unidirectional.

***Service* (X.5)**

Based on data processing, it was determined that there was a significant correlation between service and other independent variables (product, price, place, and promotion), as well as between service and the decision to choose, with a Pearson correlation between service and product of 0.199, with a price of 0.238 with a place 0.204, with a promotion of 0.275, and a decision of 0.236 respectively. As shown by Sig, there is a significant correlation between services and the decision to use an Islamic bank. equals 0.014.

The existence of a positive sign indicates that there is a "directly proportional" relationship between the value of the service and the customer's decision to use the services of Bank Syariah Indonesia KC Kabanjahe. In other words , the higher the service value, the higher the value of the customer's decision to use the services of Bank Syariah Indonesia KC Kabanjahe. Thus it can be concluded that there is a very strong, significant, and one-way relationship between service and the decision to choose an Islamic bank.

5. Hypothesis Test

Hypothesis testing is used to determine whether there is an influence between the independent variable and the dependent variable. From the respondent's data which was processed with SPSS for Windows 16.0, the results were obtained as in the following table.

Table 12. T Test Table

Variable	*Unstandardized coefficient*		*Standard-dized coefficient*	T count	Sig	Information
	B	Std error	Betas			
(constant)	1010	.447		2,262	.026	
Product	.107	048	.188	2,239	.028	Hypothesis accepted
Price	.111	043	.221	2,563	012	Hypothesis accepted
Place	.141	071	.167	2002	048	Hypothesis accepted
Promotion	.259	058	.390	4,436	.000	Hypothesis accepted
Service	.147	071	.174	2072	041	Hypothesis accepted

First Hypothesis Test : Products influence decisions

Based on the results of data processing, the tcount value is 2,239 and the significance is 0.028. While the $t_{\text{table value}}$ with n = 100 is 1.657. Using a significance limit of 0.05 and t_{table} , then $t_{\text{count}} > t_{\text{table}}$ (2.239>1.657) and a significance of 0.028 <0.05. So the product has a positive and significant effect on the decision to choose an Islamic bank.

Test the second hypothesis: Prices affect the decision

Based on the results of data processing, the tcount value is 2,563 and the significance is 0.012. While the $t_{\text{table value}}$ with n = 100 is 1.657. Using a significance limit of 0.05 and ttable, then $t_{\text{count}} > t_{\text{table}}$ (2.563>1.657) and a significance of 0.012 <0.05. So the product has a positive and significant effect on the decision to choose an Islamic bank.

Test the third hypothesis: Place influences decisions

Based on the results of data processing, the tcount value is 2.002 and the significance is 0.048. While the $t_{\text{table value}}$ with n = 100 is 1.657. Using a significance limit of 0.05 and ttable, then tcount > ttable (2.002>1.657) and a significance of 0.048 <0.05. So the product has a positive and significant effect on the decision to choose an Islamic bank.

Test the fourth hypothesis: Promotion has an effect on decisions

Based on the results of data processing, the tcount value is 4,436 and the significance is 0.000. While the $t_{table\ value}$ with n = 100 is 1.657. Using a significance limit of 0.05 and t_{table}, then $t_{count} > t_{table}$ (4.436>1.657) and a significance of 0.000 <0.05. So the product has a positive and significant effect on the decision to choose an Islamic bank.

Fifth hypothesis test : Sharia Compliance influences decisions

Based on the results of data processing, the tcount value is 2.072 and a significance is 0.041. Meanwhile, the ttable value for n = 100 is 1.657. By using t table and a significance threshold of 0 points 05, we obtain $t_{count} > t_{table}$ (2 points 072 > 1 point 657) and a significance threshold of 0 points 041.

Test the sixth hypothesis: Product, price, place, promotion, sharia compliance affect the decision

Table 13. F test

Variable	F_{count}	F_{table}	Information
Product, price, place, promotion, service	11,689	2,290	Hypothesis accepted

Based on the results of data processing, the fcount value is 11.689 and a significance of 0.000. The $f_{table\ value}$ for n = 100 is 2.290. $f_{count} > f_{table}$ (11,689>2,290) and a significance of 0 000 points is used with a significance limit of 0 points 05 and f_{table}.

Regression Estimation Results

Based on the processing of the respondent's data using the SPSS for Windows program, the constants and coefficients for each variable are obtained as shown in table 14 as follows:

Table 14 Regression Estimation Table

Variable	Estimate Coefficient
Voting Decision Constant Value (Y)	1.0 22
Product (X1)	0.1 17
Price (X2)	0.1 03
Place (X_3)	0.1 34
Promotion (X_4)	0.2 43
Services (X_5)	0.1 59

From the table above, the regression equation can be obtained as follows:
Y = 1.022 + 0.117.X1 + 0.103.X2 + 0.1.34.X3 + 0.243.X4 + 0.159.X5 + e

Based on the equation above, the estimation can be explained as follows:

Constant Value (a)

The constant value in the equation above is 1,022 , so if the product and price variables are considered constant together, then the decision to use Islamic banking services is 1,022.

Product on the customer's decision to use the services of Bank Syariah Indonesia KC Kabanjahe.

The value of the product regression coefficient is 0.117 which means that assuming the other independent variables in the regression model remain constant, each increase of one product unit will increase the decision to choose an Islamic bank by 11%.

The price of the decision to choose an Islamic Commercial Bank.

The price regression coefficient is 0.103, which means that, assuming that the other independent variables in the regression model are fixed, each increase of one unit price will result in a 10% increase in the likelihood that customers will choose Islamic banks.

The place for customer decisions to use the services of Bank Syariah Indonesia KC Kabanjahe.

Based on the value of the place regression coefficient of 0.134, each increase of one place unit will increase the decision to choose an Islamic bank by 13%, assuming the other independent variables in the regression model are constant.

Promotion of customers' decisions to use the services of Bank Syariah Indonesia KC Kabanjahe.

Assuming that the other independent variables of the regression model are fixed, the value of the product regression coefficient is 0.243 indicating that each increase in promotional units will increase the decision to choose an Islamic bank by 24 percent.

Services for customer decisions to use the services of Bank Syariah Indonesia KC Kabanjahe.

Considering that the other independent variables in the regression model are fixed and the value of the product regression coefficient is 0.159, each increase of one unit of sharia compliance will result in a 15% increase in the likelihood that someone will choose an Islamic bank.

6. Test the Coefficient of Determination

As can be seen from the magnitude of the coefficient of multiple determination (R2), the coefficient of determination is a statistical tool used to measure the effect (contribution) of the independent variable (X) on the dependent variable (Y). Between zero and one is the range of the coefficient of determination. If the R2 obtained from the calculation results is higher (close to 1), then it can be concluded that the effect of the independent variable on the dependent variable is getting bigger. In other words , if the value is close to one, the independent variables almost entirely explain the variation in the dependent variable. Conversely, if the R2 obtained from the calculation results is smaller (close to 0), it can be concluded that the effect of the independent variable on the dependent variable is decreasing. In other words , a low R2 value indicates that the ability of the independent variable to adequately explain the variation in the dependent variable is very low.

The summary of the data obtained from the respondent's data after processing SPSS for Windows is as follows.

Table 15. Table of the coefficient of determination

Model	R	R Square	R2	Standard Error of the estimate	Durbin-Watsons
Product, price, place, promotion , service. Service	0.30 8	0.6 2 5	0.6 34	1.2 7 833	1.9 36

The adjusted R2 value produces a test result of a coefficient of determination of 0.634 which indicates that 63.4 percent of variations in product, price, place, promotion and service variables can be accounted for by variations in decision variables using Islamic banking services. . Other variables outside the scope of the regression model are responsible for the remaining information.

4. CON C LUSION

The customer's decision to use the services of Bank Syariah Indonesia KC Kabanjahe is positively and significantly influenced by its products. Customer choice will increase with each additional unit of product. Assuming the other independent variables are constant. Similar to how product and customer choice are significantly correlated, there is an 11 percent correlation between the two. Pricing has a positive and significant effect on customer choices to use the services of Bank Syariah Indonesia KC Kabanjahe. The decision to select a customer will increase with each increase in unit price. There is a 10 percent correlation between price and customer decisions, assuming the other independent variables are held constant. The customer's decision to use the services of Bank Syariah Indonesia KC Kabanjahe is positively and significantly influenced by location. The decision to select a customer will increase with each additional unit of space. considering the other independent variables are constant. Similarly, there is a 13 percent correlation between location and customer decisions, which is a very significant correlation.

Promotion has a positive and significant effect on customers' decisions to use the services of Bank Syariah Indonesia KC Kabanjahe. The decision to select a customer will increase with each increase in one unit of product. considering the other independent variables are constant. In addition, there is a strong relationship between promotion and consumer choice. Promotion, which has a 24 percent influence on consumer choice, is the most significant. The customer's decision to use the services of Bank Syariah Indonesia KC Kabanjahe is positively and significantly influenced by the services offered. The decision to choose a customer will increase with every increase of one service unit. if the other independent variables are held constant. Similar to this, there is a strong 15 percent correlation between customer decisions and

service. Products, prices, locations, promotions, and sharia compliance all have a positive and significant effect on customer decisions to use the services of Bank Syariah Indonesia KC Kabanjahe with a factor of 63 percent. Based on the research results, the customer's decision to use the services of Bank Syariah Indonesia KC Kabanjahe is influenced by four marketing mix variables, namely price, place, location, and promotion, as well as customer service. Promotion, which accounts for 24 percent of the factor, had the greatest impact.

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