

The influence of services marketing mix on the decision to choose a new living credit union in the city of Tebing Tinggi

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ABSTRACT

The purpose of this research is to determine the influence of the service marketing mix on the decision to choose the New Life credit union in the city of Tebing Tinggi. The sampling technique was carried out using non-probability sampling with purposive sampling technique. The sample for this research was taken from 100 respondents and used quantitative data analysis techniques. Partial test results (t-test) were obtained from the results of the assessment of product variables and physical evidence which had a positive but not significant effect on the decision to choose a New Life credit union, price and location variables had a negative and not significant effect on the decision to choose a New Life credit union, promotion variables, people, and processes have a positive and significant influence. The results of the F test for the variables product, price, promotion, location, people, process, and physical evidence simultaneously have a positive and significant influence on the decision to choose the New Life credit union. And the results of the coefficient of determination test (R²) for product, price, promotion, location, people, process and physical evidence variables can explain the decision to choose the New Life credit union in Tebing Tinggi city of 0.492 or 49.2%, the remaining 50.8% is explained by other variables not examined in this research.

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1. Introduction

Indonesia's economic development has led to an increase in demand for funds for business activities and it cannot be denied that the role of the financial sector is very important in economic growth in Indonesia. In this case, economic activity cannot develop without the existence of financial institutions. In this regard, a cooperative is a financial institution that provides financial services to collect and distribute funds. Services are activities that can be identified separately, which are essentially intangible, which are the fulfillment of needs. One of the companies that sells services is a company operating in the savings and loan cooperative sector. This cooperative is also called a credit cooperative (Credit Union) where management is carried out independently and democratically, and the members join voluntarily.

According to Miluanus, (2017) stated that Credit Union comes from two words, namely Credit and Union. Credit in Latin is Credere, meaning mutual trust. Meanwhile, Union means group. So, a Credit Union is a collection of people who trust each other. In Indonesia, Credit Union is translated as credit cooperative. Nationally, credit cooperatives or Credit Unions (CU) in Indonesia are no longer just financial institutions, but have become an economic movement because of the size and breadth of the impact they produce. Credit cooperatives or often referred to as credit unions are people's economic business entities that prioritize service to members with the main aim of improving members' welfare. Credit Union (CU) is also part of the savings and loan cooperative under the auspices of the Main Credit Cooperative (Inkopdit).

In general, prospective members who want to make savings and loans will certainly choose a CU that can provide benefits and convenience. Each member will pay attention and consider certain factors to decide on savings and loans. Suryadi & Murdani, (2019) stated that basically decision making is a systematic approach to the nature of a problem, gathering facts, carefully determining the alternatives faced, and taking action which according to their calculations is the most appropriate action.

According to Kotler, (2017) the marketing mix is a collection of marketing tools used by a company to obtain a response from the desired target market. Idris et al., (2022) states that the marketing mix consists of product, price, location, promotion, people, physical evidence and processes with a marketing mix implementation pattern that the company hopes will be able to achieve the desired targets. The products in this credit union are a form of service offering that is tailored to the wishes and needs of CU Hidup Baru members. Price is also a determinant in members' decisions in choosing to make savings and loans, because price is a decision on the mix of prices requested for a service, the amount of value exchanged by members for the benefits of owning or using the service M. Amir Nasution, (2019). Apart from price, promotion is also a determinant in attracting members' interest, because promotion is an effort to inform or offer services with the aim of attracting potential customers and customers Mariska & Sitanggang, (2020).

Suhaidi, (2022) states that basically decision making is a systematic approach to the nature of a problem, collecting facts, carefully determining the alternatives faced, and taking action based on calculations which is the most appropriate action. Most make big decisions by considering the benefits that can solve problems efficiently and effectively. This research states that the price variable has a positive and significant effect on consumer decision making in using Islamic financial service products from the perspective of Islamic marketing ethics.

Khotimah, (2023) states that the marketing mix consists of product, price, location, promotion, people, physical evidence and processes with a marketing mix implementation pattern that the company hopes will be able to achieve the desired targets. Based on the results obtained, it states that partially product, price, promotion, location have a positive and significant effect and simultaneously product, price, promotion, location have a positive and significant effect.

Mariska & Sitanggang, (2020) Based on the results obtained, it states that partially product, price, promotion, location and physical evidence have a positive but not significant effect on customers' decisions to choose Tigapanah Cinta Kasih CU, while processes and people have a positive and significant effect. For products, price, location, promotion, people, processes and physical evidence simultaneously have a positive and significant influence on customers' decisions to choose CU Cinta Kasih Tigapanah. Meanwhile, (Saragih, (2022) stated that product, promotion and consumer service variables have a positive and significant effect on member loyalty and price, location, employee and process variables do not have a significant effect on member loyalty.

CU New Life implements a service marketing mix strategy as a method to attract the interest of members and prospective members to try CU New Life's products. From this, the researcher wants to know the effect that the implementation of the marketing mix has on members' decisions to choose CU New Life. So researchers are interested in conducting research with the title "The Influence of the Services Marketing Mix on the Decision to Choose a New Life CU in Tebing Tinggi City".

2. Research Method

Marketing Mix

The services marketing mix is an internal element that represents a marketing environment that is continuously adjusted to changing market needs to achieve the desired final product in accordance with the company's ability to achieve its goals in building a competitive position (Othman, 2020). The marketing mix is defined as a set of variables that can be managed and controlled, and worked to develop and modify to meet the needs of the target market (Othman, 2020).

The Influence of Products on Choosing Decisions

Services are intangible economic activities and are activities and performance that can be provided to the market through an interaction process aimed at meeting consumer needs and desires and their satisfaction (Maghdid et al., 2019). Goods are usually produced, then sold, then consumed, while services are generally sold first, then produced and consumed at the same time and place. P. Kotler & Armstrong, (2018) define services as anything intangible that is offered to the market for attention, use and consumption with

the aim of satisfying customer needs and desires. Idris et al., (2022) stated that product variables have a positive and significant effect on customer decision making using Islamic financial service products from an Islamic marketing ethics perspective.

H1: The product has a positive and significant influence on the decision to choose CU New Life in the city of Tebing Tinggi

The Influence of Price on Choosing Decisions

Price as one element of the marketing mix is considered the most important factor influencing consumer choice (Othman, 2020). Setting high prices can cover research costs, but can also cause the product to be unable to compete in the market. Meanwhile, with low prices, if there is a market forecasting error, the market will be too low than expected. From a broader perspective, price is the amount of value represented in money exchanged by consumers in exchange for enjoying the advantages and benefits of owning or using a service product element (P. Kotler & Armstrong, 2018). At the "Halal" Cooperative in Samarinda. Suhaidi, (2022) stated that the price variable has a positive and significant effect on customer decision making using Islamic financial service products from an Islamic marketing ethics perspective.

H2: Price has a positive and significant influence on the decision to choose New Life Credit Union in the city of Tebing Tinggi

The Influence of Promotion on Voting Decisions

Promotion includes all means of communication through which messages can be conveyed to target audiences to inform, remind, encourage and persuade consumers to buy (Nawzadsabir et al., 2019). K. Kotler, (2017) define that promotion is an activity that communicates the superiority of a product and persuades target customers to buy it. Promotion is a group of messages that can be used to stimulate and arouse consumers' desire to buy through a persuasive communication process, where the seller is the initiator (Othman, 2020). Suhaidi, (2022) states that promotional variables have a positive and significant effect on customer decision making using Islamic financial service products from an Islamic marketing ethics perspective.

H3: Promotion has a positive and significant effect on the decision to choose CU New Life in the city of Tebing Tinggi

The Influence of Location on Voting Decisions

Suhaidi, (2022) states that location variables have a positive and significant effect on customer decision making using Islamic financial service products from an Islamic marketing ethics perspective. One of the variables or factors in marketing, namely location, cannot be separated from providing value to a company's success. Location, also called distribution, is considered to include the organization's distribution activities (Othman, 2020). Location is selecting and managing trade channels used to distribute products or services and also to serve target markets (K. Kotler, 2017). Location is also referred to as the activity of providing services to target consumers and making these services available for use or consumption (Othman, 2020).

H4: Location has a positive and significant influence on the decision to choose New Life Credit Union in the city of Tebing Tinggi

The Influence of People on Voting Decisions

People refer to those involved in delivering services and in this case are employees and service providers (Othman, 2020). People play an important role during the purchasing, service and consumption process in presenting a service to consumers. So the good perception that will emerge also depends on the quality of the person or employee when the employee delivers services to consumers. The success of an organization primarily depends on all employees working in the field of service provision (Sabir et al., 2019). In this case, people also refer to the people involved in providing services to customers, directly or indirectly, and they have a major influence on the extent to which customers receive those services (Rashid et al., 2019). All actors who play the role of providing services and therefore influence consumers' perceptions (Pantas.H, 2018). H5: People have a positive and significant influence on the decision to choose New Life Credit Union in the city of Tebing Tinggi.

The Influence of the Process on Choosing Decisions

Processes and procedures are interrelated, sequential and complementary processes that drive the production of a service with specifications and characteristics that satisfy various needs and desires

(Ogiemwonyi et al., 2020). Processes are activities and operations carried out during service provision and managing interactions between service providers and consumers (Sadq et al., 2019). Because the process is the steps that must be carried out between consumers and producers which include services and transaction processes. The process that goes through creates an experience for consumers, so service providers need to develop or plan a system that will create a good experience for consumers so that consumers will feel happy in the purchasing process. The process in services is a combination of all activities, generally consisting of procedures, work schedules, mechanisms, activities and routine matters, where services are produced and delivered to consumers (Mariska & Sitanggang, 2020).

H6: The process has a positive and significant influence on the decision to choose New Life Credit Union in the city of Tebing Tinggi

The Influence of Physical Evidence on Voting Decisions

Physical evidence refers to the environment in which services are provided or material goods are produced, which facilitates performance and communication processes in organizations (Saupi et al., 2019). Organizations that provide services to customers need to manage the physical environment carefully, because it can have a positive impact on customers' impressions of service quality (Nouri & Soltani, 2015). (Mariska & Sitanggang, 2020) state that physical evidence has a positive but not significant effect on customers' decisions to choose CU Cinta Kasih Tigapanah. Physical evidence as concrete evidence of an organization's service quality influences customer perceptions of service providers and customer behavioral intentions (Shu et al., 2020).

H6: Physical evidence has a positive and significant influence on the decision to choose New Life Credit Union in the city of Tebing Tinggi

Buying Decision

Decision making is an action of consumers after receiving stimulation from the services they see. Consumer decision making is a complex process because it involves a person's activities to make a decision from two or more options as well as analyzing the product from various elements and consumer knowledge. This means that a consumer's purchasing decision is influenced by many factors that differentiate one from another. With these factors in deciding to purchase a service, it can be said that consumers are something interesting because they have different preferences for an object and each person has their own uniqueness which is adapted to various alternative choices. According Astawa, (2022) defines that purchasing decisions are part of consumer behavior, namely the study of how individuals, groups and organizations select, buy, use and how services satisfy their needs and desires.

H7: Physical evidence has a positive and significant influence on the decision to choose New Life Credit Union in the city of Tebing Tinggi

H8: Product, Price, Promotion, Location, People, Process, and Physical Evidence simultaneously have a positive and significant effect on the decision to choose CU New Life in the city of Tebing Tinggi

This research is a type of quantitative research, where this research emphasizes testing theories through measuring research variables with numbers. The sampling technique used was purposive sampling with a nonprobability sampling method. Quantitative methods can be interpreted as research methods that are based on the philosophy of positivism, used to research certain populations or samples, collecting data using research instruments, quantitative/statistical data analysis with the aim of testing predetermined hypotheses (Sugiyono, 2018). The population in this study were all active customers or members of CU New Life, who had been members of CU New Life for more than 1 year with a total sample of 100 respondents. The data collection instrument used to measure variables is a questionnaire with a Likert scale, where the researcher distributes the questionnaire directly using Google Form via WAG, Facebook, other social media. The tests carried out in this research are Validity Test, Reliability Test, Classical Assumption Test, Normality Test, Heteroscedasticity Test, Multicollinearity Test, Multiple Linear Regression, T Test, F Test, Coefficient of Determination.

3. Results And Discussions

To determine the sample size of the population, the sampling technique uses the Slovin formula where the number of samples is known and adjusted by the researcher to 100 respondents who are active members of the New Life Credit Union in the city of Tebing Tinggi, where the majority of respondents are women, 65

people or 65 %, while male respondents were 35 people or 35%. Quantitative methods can be interpreted as research methods that are based on the philosophy of positivism, used to research certain populations or samples, data collection using research instruments, quantitative/statistical data analysis with the aim of testing predetermined hypotheses (Sugiyono, 2018), as for variables dependent (independent) in this research are product (X1), price (X2), promotion (X3), location (X4), people (X5), process (X6), and physical evidence (X7). Meanwhile, the independent (dependent) variable in this research is the member's decision to choose New Life CU (Y). The tests carried out in this research are Validity Test, Reliability Test, Classical Assumption Test, Normality Test, Heteroscedasticity Test, Multicollinearity Test, Multiple Linear Regression, T Test, F Test, Coefficient of Determination

The multiple linear analysis method is an analysis of measuring the magnitude of the influence between two or more independent variables on one dependent variable and predicting the dependent variable using the independent variables. Multiple regression analysis can be seen in the following table:

Table 1. Multiple linear regression equation test results

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	4.623	1.341			3.448	.001
Produk	.024	.093	.027		.255	.800
Harga	-.075	.088	-.091		-.852	.397
Promosi	.348	.111	.353		3.135	.002
Lokasi	-.194	.113	-.227		-1.716	.090
Orang	.231	.105	.267		2.201	.030
Proses	.271	.118	.298		2.296	.024
Bukti Fisik	.137	.093	.159		1.483	.142

Source: Data Process by 2023

Based on table 1 above, the multiple linear regression equation can be obtained as follows:

$$Y=4.623+0.024X_1-0.075X_2+0.348X_3-0.194X_4+0.231X_5+0.271X_6+0.137X_7$$

Based on the regression equation above, it can be concluded that the magnitude of the constant is positive. This shows that if there were no changes in the product, price, promotion, location, people, process and physical evidence variables then the decision to choose CU New Life would be 4,623. The Product Variable (X1) has a constant value of 0.024, the Price Variable (X2) has a constant value of -0.075, the Promotion Variable (X3) has a constant value of 0.348, the Location Variable (X4) has a constant value of -0.194, the People Variable (X5) has a constant value 0.231, Process Variable (X6) has a constant value of 0.271, Physical Evidence Variable (X7) has a constant value of 0.137

Coefficient of Determination (R²)

Tabel 2. Koefisien determinasi (R²)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.01 ^a	.492	.453	1.242

a. Predictors: (Constant), Bukti Fisik (X7), Harga (X2), produk (X1), Promosi (X3), orang (X5), Proses (X6), Lokasi (X4)

Sumber : Data Process by SPSS, 2023

Based on table 2 above, it can be seen that the coefficient of determination (R²) is $(0.701)^2 = 0.492$. This means that the variables product (X1), price (X2), promotion (X3), location (X4), people (X5), process (X6), and physical evidence (X7) on the decision to choose (Y) are 0.492 or 49, 2 %. In other words, the variables product (X1), price (X2), promotion (X3), location (X4), people (X5), process (X6), and physical evidence (X7) are 0.492 or 49.2%, the remaining 50 .2% is explained by other factors not examined in this study.

Simultaneous F-test

The F test is a simultaneous test to determine the influence of independent variables jointly on the dependent variable.

Table 3. Simultaneous test results (Test F)

ANOVA ^b					
Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	137.193	7	19.599	12.715	.000 ^a
Residual	141.807	92	1.541		
Total	279.000	99			

a. Predictors: (Constant), Bukti Fisik (X7), Harga (X2), Produk (X1), Promosi (X3), Orang (X5), Proses (X6), Lokasi (X4)

b. Dependent Variable: Keputusan Memilih (Y)

Source: Data Process by SPSS 2023

Based on table 3 above, it can be concluded that the significance level is $0.000 < 0.05$. Based on the decision making criteria, H_0 is rejected and H_8 is accepted. This means that there is a significant influence between the variables product (X1), price (X2), promotion (X3), location (X4), people (X5), process (X6), and physical evidence (X7) simultaneously on the decision to choose (Y).

Partial Test (Uji-t)

The t test is used to test whether the variables product (X1), price (X2), promotion (X3), location (X4), people (X5), process (X6), and physical evidence (X7) affect the decision to choose (Y).

Table 4. Partial test (Uji-t)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	4.623	1.341		3.448	.001		
	Produk	.024	.093	.027	.255	.800	.488	2.049
	Harga	-.075	.088	-.091	-.852	.397	.487	2.055
	Promosi	.348	.111	.353	3.135	.002	.436	2.292
	Lokasi	-.194	.113	-.227	-1.716	.090	.315	3.178
	Orang	.231	.105	.267	2.201	.030	.376	2.658
	Proses	.271	.118	.298	2.296	.024	.327	3.059
	Bukti Fisik	.137	.093	.159	1.483	.142	.482	2.074

a. Dependent Variable: Keputusan Memilih

Source: Data Process By SPSS

So, based on table 4, the results of the partial test (t-test) it can be concluded that: The results of testing the Product Variable (X1) show a coefficient B value of 0.024 with a significance value of $0.800 > 0.05$, which means that there is a positive and insignificant influence on the product variable. on members' voting decisions. Thus it can be said that the first hypothesis in this research is rejected. In this case, the results obtained in this research are not in line with research conducted by Suhaidi, (2022) which states that product variables influence customer decision making using Islamic financial service products from an Islamic marketing ethics perspective. So it can be concluded that the products at CU Hidup Baru Tebing Tinggi have a positive and insignificant effect on the decision to choose CU Hidup Baru in Tebing Tinggi. The results of testing the Price Variable (X2) show that the B coefficient value is -0.075 with a significance value of $0.397 > 0.05$, which means that there is a negative and insignificant influence of the price variable on members' voting decisions. Thus, it can be said that the second hypothesis in this study was rejected. In this case, the results obtained in this research are not in line with research conducted by Khotimah, (2023) which states that price variables have a positive and significant effect on customer decision making using Islamic financial service products from an Islamic marketing ethics perspective. So it can be concluded that the price variable at CU Hidup Baru Tebing Tinggi has a negative and insignificant effect on the decision to choose CU Hidup Baru in Tebing Tinggi. The Promotion variable (X3) shows a coefficient B value of 0.348 with a significance value of $0.002 < 0.05$, which means that there is a positive and significant influence of the promotion variable on members' voting decisions. Thus, it can be said that the third hypothesis in this research is accepted. The results of this research are also supported by research by Putri et al., (2022), which states that promotions have a significant influence on the decision to use the services of the Batang Savings and Loans Cooperative. Therefore, CU New Life is able to prove that the marketing mix

through promotions can provide effectiveness in members' decisions to choose CU New Life. This shows that promotions have a positive and significant effect on members' decisions to choose CU New Life in Tebing Tinggi. The test results for the Location variable (X4) show a coefficient B value of -0.194 with a significance value of $0.090 > 0.05$, which means that there is a negative and insignificant influence of the location variable on members' voting decisions. Thus it can be said that the fourth hypothesis in this research is rejected. Mariska & Sitanggang, (2020) state that location is an intermediary between customers and employees through which the movement of goods, both physical and property, passes from the producer to the customer's hands. In this case, the results obtained in this research are not in line with research conducted by Suhaidi, (2022) which states that location variables have a positive and significant effect on customer decision making using Islamic financial service products from an Islamic marketing ethics perspective. So it can be concluded that the location variable at CU Hidup Baru Tebing Tinggi has a negative and insignificant effect on the decision to choose CU Hidup Baru in Tebing Tinggi. The results of testing the People Variable (X5) show a B coefficient value of 0.231 with a significance value of $0.030 < 0.05$, which means that there is a positive and significant influence of the person variable on members' voting decisions. Thus, it can be said that the fifth hypothesis in this research is accepted. The results of this research are also supported by research by Mariska & Sitanggang, (2020) which states that people have a significant influence on customers' decisions to choose CU Cinta Kasih Tigapanah. So it can be concluded that the employee variables at CU Hidup Baru Tebing Tinggi have a positive and significant influence on the decision to choose CU Hidup Baru in Tebing Tinggi. The results of the Process Variable test (X6) show a B coefficient value of 0.271 with a significance value of $0.024 < 0.05$, which means that there is a positive and significant influence of employee variables on members' voting decisions. Thus, it can be said that the sixth hypothesis in this research is accepted. The results of this research are also supported by research by Mariska & Sitanggang, (2020) which states that people have a positive and significant influence on customers' decisions to choose CU Cinta Kasih Tigapanah. So it can be concluded that the process variables at CU Hidup Baru Tebing Tinggi have a positive and significant effect on the decision to choose CU Hidup Baru in Tebing Tinggi. The Physical Evidence variable (X7) shows a B coefficient value of 0.137 with a significance value of $0.142 > 0.05$, which means that there is a positive and insignificant influence of the physical evidence variable on members' voting decisions. Thus, it can be said that the seventh hypothesis in this study is rejected. The results of this research are also supported by research by Mariska & Sitanggang, (2020) which states that physical evidence has a positive but not significant effect on customers' decisions to choose CU Cinta Kasih Tigapanah. So it can be concluded that the physical evidence variable has a positive and insignificant effect on the decision to choose New Life Credit Union in the city of Tebing Tinggi.

4. Conclusion

The test results show that the B coefficient value is 0.024 with a significance value of $0.800 > 0.05$, which means that there is a positive and insignificant influence of the product variable on members' voting decisions, so the first hypothesis in this research is rejected. The test results show that the B coefficient value is -0.075 with a significance value of $0.397 > 0.05$, which means that there is a negative and insignificant influence of the price variable on members' voting decisions, so the second hypothesis in this research is rejected. The test results show that the B coefficient value is 0.348 with a significance value of $0.002 < 0.05$, which means that there is a positive and significant influence of the promotion variable on members' voting decisions. Thus, the third hypothesis in this research is accepted. The test results show that the B coefficient value is -0.194 with a significance value of $0.090 > 0.05$, which means that there is a negative and insignificant influence of the location variable on members' voting decisions. Thus it can be said that the fourth hypothesis in this research is rejected. The test results show that the B coefficient value is 0.231 with a significance value of $0.030 < 0.05$, which means that there is a positive and significant influence of the person variable on members' voting decisions. So the fifth hypothesis in this research is accepted. The test results show a coefficient B value of 0.271 with a significance value of $0.024 < 0.05$, which means that there is a positive and significant influence of process variables on members' voting decisions. Thus the sixth hypothesis in this study is accepted. The test results show that the B coefficient value is 0.137 with a significance value of $0.142 > 0.05$, which means that there is a positive and insignificant influence of the physical evidence variable on members' voting decisions. Thus, the seventh hypothesis in this study is rejected. The test results show a significance value of $0.000 < 0.05$, which means that there is a positive and significant influence of the service, price, promotion, location, employee, process and physical evidence variables on members' voting decisions. Based on the results of the t test in this research, it is known that the service marketing mix consisting of product variables and physical evidence has a positive but not significant

effect on the decision to choose the New Life credit union in the city of Tebing Tinggi. The price and location variables have a negative and insignificant effect on the decision to choose the New Life credit union in the city of Tebing Tinggi and the promotion, people and process variables have a positive and significant effect on the decision to choose the New Life credit union in the city of Tebing Tinggi. Researchers are aware of the limitations of knowledge, experience, time and place in writing this scientific work. For future researchers who want to continue this research, it is hoped that they will add other independent variables, for example the quality of service and infrastructure in choosing decisions and include other more interesting objects, so that these researchers will be more diverse and add new knowledge. If the next researcher wants to examine the same variable, it is hoped that they will use different data processing in testing the data to prove how each variable influences different data processing and it is hoped that they will increase the number of respondents so as to get maximum results.

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