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The Influence of Marketing Mix on Customer Decisions in BSI KCP Wonogiri

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ABSTRACT

This study aims to analyze the influence of the marketing mix (7Ps), which includes product, price, place, promotion, people, physical evidence, and process, on the decision to become a customer at Bank Syariah Indonesia (BSI) KCP Wonogiri. This research uses a quantitative approach with a descriptive method. The population consists of BSI KCP Wonogiri customers, with a sample of 145 respondents selected through a probability sampling technique. Data were collected using questionnaires and analyzed through validity, reliability, classical assumption tests, multiple linear regression, t-test, F-test, and coefficient of determination (R^2) using SPSS software. The results show that simultaneously, the marketing mix variables significantly influence the decision to become a customer. Partially, the variables of price, place, and process have a significant effect, while product, promotion, people, and physical evidence do not. These findings suggest that affordable pricing, convenient location access, and efficient service processes are the main factors influencing customers' decisions to join BSI KCP Wonogiri.

Kata Kunci: *Bauran Pemasaran, Marketing Mix 7P, Keputusan Menjadi Nasabah, Bank Syariah Indonesia*

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh bauran pemasaran (*marketing mix*) yang terdiri dari produk, harga, lokasi, promosi, orang, bukti fisik, dan proses terhadap keputusan menjadi nasabah di Bank Syariah Indonesia (BSI) KCP Wonogiri. Jenis penelitian yang digunakan adalah kuantitatif dengan metode deskriptif. Populasi dalam penelitian ini adalah nasabah BSI KCP Wonogiri dengan jumlah sampel sebanyak 145 responden yang diambil menggunakan teknik probability sampling. Pengumpulan data dilakukan melalui penyebaran kuesioner, dan analisis data menggunakan uji validitas, reliabilitas, asumsi klasik, regresi linier berganda, uji t, uji F, serta koefisien determinasi (R^2) dengan bantuan program SPSS. Hasil penelitian menunjukkan bahwa secara simultan variabel bauran pemasaran berpengaruh signifikan terhadap keputusan menjadi nasabah. Secara parsial, variabel harga, lokasi, dan proses berpengaruh signifikan terhadap keputusan menjadi nasabah,



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sedangkan variabel produk, promosi, orang, dan bukti fisik tidak berpengaruh signifikan. Hasil ini menunjukkan bahwa aspek keterjangkauan harga, kemudahan akses lokasi, serta kecepatan dan ketelitian proses pelayanan menjadi faktor utama yang memengaruhi keputusan masyarakat untuk menjadi nasabah BSI KCP Wonogiri.

INTRODUCTION

The banking industry in Indonesia has undergone a significant transformation, especially with the increasing public interest in financial products that comply with sharia principles. Based on OJK data, as of March 2024, there are 14 Islamic commercial banks operating in Indonesia with a total of 1,007 offices spread across 1,007 offices (Otoritas Jasa Keuangan, 2024). The development of Islamic commercial banks can also be seen through the increasing number of assets. Based on OJK data, as of March 2024, sharia general assets amounted to 603,782 billion (Otoritas Jasa Keuangan, 2024). The data shows that there are fierce business competition conditions for Islamic banks in Indonesia in running their businesses. This requires every banking institution to be able to develop the right service marketing strategy in order to find and add new customers.

The marketing mix is the main foundation in designing a marketing strategy, because the success of a company in finding and adding new customers is highly dependent on the effectiveness of implementing the marketing mix (Iffah et al., 2023). The decision to become a customer of a bank reflects the consumer's decision to choose a product or service that suits their financial needs, as well as paying attention to the factors of trust, convenience, and values offered by the bank (Nirmala & Rahayu, 2022). The decision to become a customer is greatly influenced by how the public assesses the products and services offered, as well as how the bank is able to communicate the benefits and value of these services.

BSI is one of the banks that uses sharia principles and is the largest Islamic bank in Indonesia. This can be seen from BSI assets which are very far adrift from the assets of other Islamic banks. Many Islamic banks are competing to attract customers' attention with various 7P marketing strategies consisting of products, prices, venues, and promotions, people, physical evidence, and processes. This is in line with Sapitri (2023) research which found that the results of the marketing mix (products, prices, places and promotions, people, physical evidence, and processes) had a significant effect on customer decisions.

A clear, secure, and transparent product will give customers a sense of trust which can ultimately drive their decision to become a customer. However, in the research of Sonjaya et al. (2021), the product had no effect on the decision to become a customer. Consumers' decisions are also influenced by their perception of the profits they will get from the price they pay. In Islamic banking, the clarity of fees and price competition with conventional banks is also a concern for potential customers. This is in line with the research of Katuuk et al. (2019) that price has been proven to affect the decision to become a customer.



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In addition, easily accessible place, both physical branches and digital platforms, can also influence the decision to become a customer and reach potential customers in various places. In Rachmawati (2020) research, place has a significant effect on the decision to become a customer. Promotions that are informative, educational, and in accordance with sharia principles can help potential customers understand the value and benefits of the products offered and influence their decision to become customers. This is in line with Rini (2022) research which shows that promotions have a positive and significant effect on customer decisions. Employees with good service qualities such as friendliness, politeness, professionalism, empathy, and the ability to provide solutions will influence the decisions of prospective customers. This is in line with research by Sonjaya et al. (2021) which shows that bank people/officers have an influence on the decision to become a customer.

In intangible services such as banking, physical evidence is very important because it serves as an initial indicator for customers to assess the quality of service. Thus, physical evidence can influence people's decisions to become bank customers. However, in the research of Sinaga et al. (2020), physical evidence had no effect on the decision to become a customer. A fast, easy, transparent, and technology-based process will provide convenience, increase trust, and ultimately influence the decision of prospective customers to become customers. However, in the research of Sonjaya et al. (2021), the process had no effect on the decision to become a customer.

This research emerged because of differences in the findings of previous research regarding the influence of marketing mix on customer decisions. Some previous research has shown that the marketing mix has a significant influence on customer decisions. For example, competitive fees, easy access, attractive promotions, and employees with good service quality significantly influence the decision to become a customer of a particular bank. However, there are studies that show that product marketing mix, physical evidence, and process have no effect on customer decision.

BSI KCP Wonogiri is the only BSI branch office in Wonogiri. The researcher is also interested in conducting this study because based on data from the Badan Pusat Statistik (2023), the majority of the population in Wonogiri is Muslim with a percentage of 97.3% of the total population. In addition, research that specifically discusses the influence of marketing mix on the decision to become a customer at BSI KCP Wonogiri is also not yet available. Therefore, this study is needed to identify the extent to which elements in the marketing mix can influence the decision of the people of Wonogiri to become BSI customers at BSI KCP Wonogiri.

LITERATURE REVIEW

Marketing Mix Theories

Marketing mix is a basic concept in marketing, this concept was introduced in the 1950s by Neil Borden. It was then developed by Jerome McCarthy in 1960 which identified 4 important elements of the marketing mix, namely: Product, Price, Place, and Promotion. Boom and Bitner in the service business add 3 elements, namely: People, Physical Evidence, and Process (Kasmir, 2015). Marketing mix theory is one of the most popular theories in the field of marketing (Novanto & Pradana, 2022).

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The researcher chose the theory used in this study is the marketing mix theory. Marketing mix theory aims to regulate marketing strategies so that products or services can be more easily accepted and demanded by the target market (Sartika, 2019). Based on this theory, this research will have an impact on consumer decision-making.

Product

According to Kotler & Armstrong (2008) a product is anything that can be offered to the market to be noticed, owned, used, or consumed that can meet the wants or needs of consumers. It includes physical goods, services, experiences, events, people, places, organizations, information, and ideas. According to Indrasari (2019) Products are the focal point of marketing activities because they are the result of a company that can be offered to the market for consumption and function as a tool for the company to achieve its goals. So in conclusion, a product is everything that a company offers to the market to meet the needs or desires of consumers, whether in the form of goods, services, or ideas, and becomes the company's main tool in achieving its goals.

Products are considered important because they serve as a measuring tool to determine the size of marketing performance (Bakhitah & Lusia, 2023). The success of a product in the market is highly dependent on its ability to meet consumer needs and differentiate itself from competitor products (Nurpratama et al., 2024). Therefore, companies need to continue to innovate and conduct market research to adapt their products to changing needs and market trends. A strong and trusted brand is also a key component to gaining customers (Bhardwaj & Maharshi, 2014) According to Haryono et al. (2022) there are 3 product indicators, namely: (1) brand, (2) benefits, and (3) product quality.

Price

According to Kotler & Keller (2016), price is the amount of money or value given by consumers to obtain a product or service, or the value that consumers sacrifice in exchange for the benefit of owning or using that product or service. This price refers not only to money, but also to other resources such as the time and effort that consumers have to spend to acquire the product. According to Indrasari (2019), price is the value that consumers pay to benefit from a product or service. It can be concluded that price is the value that must be paid or sacrificed by consumers, either in the form of money or other resources to obtain benefits or ownership of a product or service.

Price is an important element in the marketing mix (Wulaningsih & Widyaningsih, 2025). Setting the right price not only affects sales volume, but also on the image of the product in the eyes of consumers. The right price can also shape consumer loyalty and support the company's position in the targeted market (Wilim, 2018). Pricing can also be used as a flexible marketing tool, for example with discount strategies, premium pricing, or skimming strategies to attract different consumers. According to Haryono et al. (2022), there are 4 price indicators, namely: (1) price affordability, (2) price conformity with product quality, (3) price competitiveness, and (4) price conformity with benefits.

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Place

Place in the marketing mix is an element that ensures that products or services can be accessed by consumers who are the target market. According to Foster (2008) the place marketing mix has two factors, namely distribution and place or location. According to Lupiyoadi (2013), Place is a place where a certain type of business or field will be run. It can be concluded that a location in the marketing mix is a strategic place where a business operates to ensure that a product or service is easily accessible to customers.

Place is not only about physical, but also includes the accessibility of digital and online services (Susilowati et al., 2023). Through mobile apps and other digital platforms, companies can reach customers more widely without having to open new physical branches. In addition, the determination of the right physical location has the potential to increase profitability and strengthen the customer base. Place in areas with high economic potential such as business centers or densely populated areas allow the company to reach more customers. According to Haryono et al. (2022) there are 4 location indicators, namely: (1) access, (2) visibility, (3) traffic, and (4) environment.

Promotion

According to Belch & Belch (2017), promotion is a communication process that aims to inform, persuade, and remind consumers about a certain brand or product. According to Zahara & Sembiring (2020), promotion is the process of informing the public about the products that will be offered to spark their interest in buying it. It can be concluded that promotion is a communication process that aims to inform, persuade, and remind consumers about a product or brand to increase buying interest.

An effective promotional strategy can build a positive image for the brand and create a strong relationship with consumers. In addition, in a competitive business environment, companies must be creative and responsive in their promotional strategies. For example, the use of influencers, interactive digital campaigns, or special offers can attract consumers' attention. Promotions not only help in increasing short-term sales, but also in building long-term customer loyalty (Kirana & Setianingrum, 2024) According to Haryono et al. (2022) there are 4 indicators in promotion, namely: (1) advertising, (2) sales promotion, (3) personal sales, and (4) publicity.

People

In the service industry, everyone plays the role of a part-time marketer, where each action and behavior directly affects the results or services perceived by customers (Natalia, 2023b). People are all individuals involved in the delivery of services and have a role in shaping consumer perceptions that can influence purchasing decisions (Khoiriyah et al., 2024). It can be concluded that people in the context of the service industry are all individuals involved in the process of delivering services, where their attitudes, behaviors, and interactions have a direct effect on consumer perception, satisfaction, and purchasing decisions.

Employee skills and positive attitudes in the people element of the service marketing mix have a very important role. The existence of the best service provided by employees will make prospective customers feel that the service is good and the prospective customer decides to buy the products offered. In addition, customers can provide perception to other potential customers,



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about the quality of services they have received from the company. According to Supriyanto & Taali (2018) there are 4 indicators in people, namely: (1) appropriate appearance, (2) knowledge products, (3) attitudes, and (4) skills.

Physical Evidence

Physical evidence in the banking marketing mix is all tangible or physical elements that customers see, touch, and experience when interacting with banks. According to K Yulianto (2010), physical evidence is something from the physical condition of an Islamic bank that will be considered by the public to become a customer of an Islamic bank. Physical evidence is all tangible elements and the physical environment in which services are provided, including the spaces where the company and customers meet, as well as any tangible components that support communication or the appearance of services (Natalia, 2023). It can be concluded that physical evidence in the banking marketing mix is all tangible and tangible elements such as building facilities, interior-exterior, equipment, officer uniforms, and visual materials that can be seen, touched, and experienced by customers when interacting with banks, as well as being an important consideration for the public in choosing a bank. According to Handoko & Panjaitan (2017) there are 3 indicators in physical evidence, namely: (1) supporting facilities, (2) layout, and (3) room cleanliness.

Proses

According to Zeithmal & Bitner, the process is defined as: 'The actual procedures, mechanisms, and flow of activities by which the service is delivered-the service delivery and operating system (Maisah et al., 2020). According to Resmiatini & Imanika (2020), the process is the whole of real procedures, mechanisms, and series of activities carried out to deliver services to consumers. It can be concluded that the process is the whole of the procedures, mechanisms, and series of real activities that must be carried out by the service provider in order for the service to be delivered effectively from the producer to the consumer.

Banking customers are greatly affected by how marketing and customer service serve them and the desired speed of service processes. Therefore, the main focus in the bank's service process is on the procedures experienced by customers and how quickly the services they expect can be fulfilled (Natalia, 2023). According to Nurhati (2020) there are 2 indicators in the process, namely: (1) ease of transactions and (2) transparency of transactions.

Decision

The decision referred to here is the decision to become a customer. The decision to become a customer is assumed to be a purchase decision, where this purchase decision is considered important for consumers to make in choosing a product (Subagya et al., 2022). According to Afriansyah et al. (2021), Purchase decisions are an inherent thing in consumers' daily lives. Purchase decisions can also be interpreted as the final decision made by consumers to choose from various available alternatives, both in terms of form, brand, price, and location of purchase of a product (Marsila & Hendarwati, 2022). It can be concluded that the decision to become a customer is the final decision of the consumer in choosing financial services by considering various factors such as the form of the product, brand, price, and location. According to Kotler: 2010 in Simanjuntak (2018) there are 5 indicators of purchase decisions, namely: (1) the purpose of buying the product,



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(2) processing information to arrive at the selection of the brand, (3) the stability of a product, (4) providing recommendations to others, and (5) making a repeat purchase.

RESEARCH METHODS

The type of research used in this study is using a quantitative approach with a descriptive method. The population in this study is BSI KCP Wonogiri customers. The sampling method uses probability sampling with random sampling techniques. The sample was calculated using the hair formula and produced 145 samples, so the sample used was a minimum of 145 respondents. The data dissemination was carried out by distributing questionnaires to BSI KCP Wonogiri customers. The data obtained was processed using SPSS tools. Data analysis included instrument tests (validity test and reliability test), classical assumption tests (normality), and multiple linear regression tests (t-test, f test, and regression equations).

RESULT

Test Instruments

Validity Test

The validity test was carried out by comparing the r calculation with the r table. If the value r is calculated $> r$ of the table (with sig. 0.05) then the statement item can be declared valid. However, if the r value is calculated $< r$ of the table, then the statement in the questionnaire for the variable is said to be invalid (Ghozali, 2018) The research used SPSS software.

Table 1. Validity Test

No.	Variabel	Kuisiomer (X1)	r count	r table	Result
1.	Product (X1)	X1.1	0.889	0.1631	Valid
		X1.2	0.846	0.1631	Valid
		X1.3	0.816	0.1631	Valid
No.	Variabel	Kuisiomer (X2)	r count	r table	Results
2.	Price (X2)	X2.1	0.812	0.1631	Valid
		X2.2	0.856	0.1631	Valid
		X2.3	0.782	0.1631	Valid
		X2.4	0.748	0.1631	Valid
No.	Variabel	Kuisiomer (X3)	r count	r table	Results
3.	Price (X3)	X3.1	0.799	0.1631	Valid
		X3.2	0.782	0.1631	Valid
		X3.3	0.776	0.1631	Valid
		X3.4	0.745	0.1631	Valid
No.	Variabel	Kuisiomer (X3)	r count	r table	Results
4.	Promotion (X4)	X4.1	0.796	0.1631	Valid
		X4.2	0.816	0.1631	Valid
		X4.3	0.739	0.1631	Valid
		X4.4	0.738	0.1631	Valid
No.	Variabel	Kuisiomer (X3)	r count	r table	Results



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5.	People (X5)	X5.1	0.831	0.1631	Valid
		X5.2	0.852	0.1631	Valid
		X5.3	0.779	0.1631	Valid
		X5.4	0.788	0.1631	Valid
No.	Variabel	Kuisiomer (X3)	r count	r table	Results
6.	Physical Evidence (X6)	X6.1	0.819	0.1631	Valid
		X6.2	0.854	0.1631	Valid
		X6.3	0.849	0.1631	Valid
No.	Variabel	Kuisiomer (X3)	r count	r table	Results
7.	Process (X7)	X7.1	0.865	0.1631	Valid
		X7.2	0.856	0.1631	Valid
No.	Variabel	Kuisiomer (X3)	r count	r table	Results
8.	Dicision (Y)	Y1	0.794	0.1631	Valid
		Y2	0.774	0.1631	Valid
		Y3	0.705	0.1631	Valid
		Y4	0.727	0.1631	Valid
		Y5	0.662	0.1631	Valid

From table 1 of the validity test, it can be concluded that the research instrument on the variables of product (X1), price (X2), place (X3), promotion (X4), people (X5), physical evidence (X6), process (X7), and decision (Y) is declared valid because the r value is calculated $> r$ of the table.

Reliability Test

Reliability testing is used to test whether a questionnaire is reliable or not. The criteria or conditions in deciding whether the statement is reliable or not is if the cronbath value of Alpha > 0.60 , then the instrument is said to be reliable. However, if the Alpha cronbath < 0.60 , then the instrument is not reliable (Ghozali, 2018)

Table 2. Reliability Test

Variabel	Cronbath Alpha	N of Items	Keputusan
Product (X1)	0.807	3	Reliabel
Price (X2)	0.810	4	Reliabel
Place (X3)	0.778	4	Reliabel
Promotion (X4)	0.773	4	Reliabel
People (X5)	0.827	4	Reliabel
Physical Evidence (X6)	0.790	3	Reliabel
Process (X7)	0.650	2	Reliabel
Decision (Y)	0.786	5	Reliabel

Source: SPSS Data Processing 2025



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From the reliability test table, it can be seen that the research questionnaire on the variables of product (X1), price (X2), place (X3), promotion (X4), people (X5), physical evidence (X6), process (X7), and decision (Y) has a statistical r value of > 0.60 thus the research instrument is said to be reliable.

Classic Assumption Test

Normality Test

The normality test is carried out to test whether the regression model is independent and variable dependent or both have a normal distribution or not. The Kolmogorov Smirnov technique has a criterion that if the significance is below 0.05, then the data is not normally distributed, while if the significance is above 0.05, then the data is normally distributed (Ghozali, 2018).

Table 3. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		145
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	2,30591557
Most Extreme Differences	Absolute	,070
	Positive	,041
	Negative	-,070
Test Statistic		,070
Asymp. Sig. (2-tailed)		,080 ^c

Source: SPSS Data Processing 2025

Based on the normality test table above, the data is normally distributed for all variables, because the sig value is $0.080 > 0.05$ and contributes normally.

Hypothesis Test

T test

Partial tests basically show how far an individual explanatory or independent variable is in explaining the dependent variable (Ghozali, 2018).

Table 4. T test

Coefficients ^a						
Model		Unstandardized Coefficients		Standardize d Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6,389	1,146		5,576	,000



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X1	,039	,101	,030	,382	,703
X2	-,177	,078	-,174	-2,271	,025
X3	,334	,093	,315	3,604	,000
X4	,129	,098	,121	1,325	,187
X5	,104	,098	,101	1,061	,291
X6	,199	,120	,152	1,657	,100
X7	,555	,169	,264	3,291	,001
a. Dependent Variable: Y					

Source: SPSS Data Processing 2025

Based on the data in the table above, the output of the test carried out using the SPSS program can be described as follows:

1. Based on the t-test for Product (X1), the significance value obtained is $0.703 > 0.05$, indicating that the hypothesis stating "Product has a significant effect on the decision to become a customer of BSI KCP Wonogiri" is rejected.
2. Based on the t-test for Price (X2), the significance value obtained is $0.025 < 0.05$, indicating that the hypothesis stating "Price has a significant effect on the decision to become a customer of BSI KCP Wonogiri" is accepted.
3. Based on the t-test for Place (X3), the significance value obtained is $0.000 < 0.05$, indicating that the hypothesis stating "Place has a significant effect on the decision to become a customer of BSI KCP Wonogiri" is accepted.
4. Based on the t-test for Promotion (X4), the significance value obtained is $0.187 > 0.05$, indicating that the hypothesis stating "Promotion has a significant effect on the decision to become a customer of BSI KCP Wonogiri" is rejected.
5. Based on the t-test for People (X5), the significance value obtained is $0.291 > 0.05$, indicating that the hypothesis stating "People have a significant effect on the decision to become a customer of BSI KCP Wonogiri" is rejected.
6. Based on the t-test for Physical Evidence (X6), the significance value obtained is $0.100 > 0.05$, indicating that the hypothesis stating "Physical Evidence has a significant effect on the decision to become a customer of BSI KCP Wonogiri" is rejected.
7. Based on the t-test for Process (X7), the significance value obtained is $0.001 < 0.05$, indicating that the hypothesis stating "Process has a significant effect on the decision to become a customer of BSI KCP Wonogiri" is accepted.

F test

The simultaneous test (F-test) is used to determine the extent to which each independent variable, as a whole, influences the dependent variable in a regression model. This test aims to assess the contribution of all independent variables in explaining the dependent variable (Ghozali, 2018).



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Table 5. F test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	774,965	7	110,709	19,809	,000 ^b
	Residual	765,684	137	5,589		
	Total	1540,648	144			
a. Dependent Variable: Y						
b. Predictors: (Constant), X7, X1, X2, X4, X6, X3, X5						

Source: SPSS Data Processing 2025

In the ANOVA model, the calculated F-value is 19.809, while the F-table value in this study is 3.06. Since the calculated F-value (19.809) is greater than the F-table value (3.06), H_0 is rejected and H_a is accepted. With a significance value of $0.000 < 0.05$, the regression model can therefore be used to predict the decision variable. In other words, the variables of product, price, place, promotion, people, physical evidence, and process simultaneously have a positive and significant effect on the decision variable.

Coefficient Determination (*Adjusted R²*)

The coefficient of determination (R^2) is used to assess the extent to which a regression model can explain the variation that occurs in the dependent variable. The R^2 value ranges from 0 to 1. A low R^2 value indicates that the independent variables have limited ability to explain the dependent variable, whereas an R^2 value close to 1 indicates that most of the variation in the dependent variable can be explained by the independent variables included in the model. (Ghozali, 2018).

Tabel 6. Koefisien Determinasi

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,709 ^a	,503	,478	2,36409
a. Predictors: (Constant), X7, X1, X2, X4, X6, X3, X5				

Source: SPSS Data Processing 2025

Based on the coefficient of determination table above, the Adjusted R^2 value in this study is 0.478, which means that 47.8% of the variation in the dependent variable (Y) can be explained by the independent variables (X) included in the model. Meanwhile, the remaining 52.2% is influenced by other factors outside the variables used in this study. With this value, the relationship between the independent and dependent variables can be categorized as having a moderate correlation strength.



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DISCUSSION

This study reveals that among the seven independent variables tested—product, price, place, promotion, people, physical evidence, and process—three variables significantly influence the decision to become a customer at Bank Syariah Indonesia (BSI) KCP Wonogiri, namely price, place, and process.

The Influence of Product on the Decision to become a customer of BSI KCP Wonogiri

The results of the study show that the product variable does not have a significant effect on the decision to become a customer of BSI KCP Wonogiri ($p = 0.703$). This finding indicates that differences in product variations have not yet become the main factor in attracting customers' interest. According to Kotler & Armstrong (2008), a product is anything that can be offered to satisfy consumer needs, including services, ideas, and other benefits. In the context of Islamic banking, products include various services such as savings, financing, and deposits.

However, the standardization of products among Islamic banks makes product differentiation relatively small. The majority of Islamic banks offer products with relatively similar features, leading customers to consider other factors such as location, price, or service process. This condition is consistent with the findings of Sonjaya et al. (2021), who stated that products do not always have a significant influence on customer decisions when the level of product similarity in the market is high.

Thus, it can be concluded that in the context of BSI KCP Wonogiri, the products have met the basic expectations of consumers but have not yet created a strong unique selling point capable of influencing the decision to become a customer.

The Influence of Price on the Decision to become a customer of BSI KCP Wonogiri

The price variable has a significant effect on the decision to become a customer ($p = 0.025$). According to Kotler & Keller (2016), price is the amount of money paid by customers to obtain the benefits of a product or service. In the context of banking services, price includes administrative fees, margins, profit-sharing ratios, and other service charges.

The research findings show that customers perceive the service prices at BSI KCP Wonogiri as affordable and proportional to the benefits they receive. The economic condition of the community in the Wonogiri area tends to be lower-middle class, making price affordability an important factor in the decision-making process. This is supported by the study of Katuuk et al. (2019), which found that price has a significant influence on the decision to become a customer.

Therefore, it can be concluded that a positive perception of fair and reasonable pricing is a key factor driving the community's decision to choose BSI KCP Wonogiri as their preferred place to save.

The Influence of Place on the Decision to become a customer of BSI KCP Wonogiri

The location variable has the most significant influence on the decision to become a customer ($p = 0.000$). A strategic, easily accessible location that is close to the center of community activities serves as a competitive advantage for BSI KCP Wonogiri. According to Lovelock &



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Wright (2007), in service marketing theory, location plays an important role because it determines the ease of customer access to services.

In the context of the Wonogiri area, the presence of the only BSI branch provides a distinct advantage in reaching customers. Factors such as distance, transportation convenience, and environmental safety further strengthen potential customers' decisions. This finding is consistent with Rachmawati (2020), who stated that location has a significant influence on customers' decisions to choose a bank.

Thus, a strategic and easily accessible location becomes a dominant factor influencing people's decision to join BSI KCP Wonogiri.

The Influence of Promotion on the Decision to become a customer of BSI KCP Wonogiri

The research results show that the promotion variable does not have a significant effect on the decision to become a customer ($p = 0.187$). Promotion serves as a tool to inform, persuade, and remind potential customers about a product's advantage (Belch & Belch, 2017). However, the effectiveness of promotion greatly depends on the accuracy of its target audience and the relevance of the message delivered.

In the case of BSI KCP Wonogiri, promotions conducted through banners, brochures, or social media may not have sufficiently addressed the customers' informational needs. Moreover, the local community tends to place greater trust in word-of-mouth recommendations rather than formal promotional efforts. This finding is consistent with Winanti et al. (2021), who found that promotion does not have a significant influence on customers' decisions to become bank clients.

Thus, the effectiveness of BSI's promotional efforts needs to be improved through a more educational and personalized approach, for example, by increasing direct outreach activities to the community.

The Influence of People on the Decision to become a customer of BSI KCP Wonogiri

The people or human resources variable does not have a significant effect on the decision to become a customer ($p = 0.291$). Although this factor is theoretically important in service marketing, the results of the study indicate that the quality of employee service at BSI KCP Wonogiri has not yet become a major differentiating factor in customers' decision-making.

In the service industry, the quality of interaction between employees and customers is an essential element influencing customer decisions (Natalia, 2023). However, in the era of banking digitalization, most customers interact through online services, thereby reducing the direct role of employees in the early stages of the decision-making process. This finding is consistent with Jawahir (2016), who found that the people factor does not significantly influence the decision to become a bank customer.

Thus, although BSI employees provide good service, this factor is not yet strong enough to significantly influence the initial decision of the Wonogiri community to become customers.

The Influence of Physical Evidence on the Decision to become a customer of BSI KCP Wonogiri

The physical evidence variable does not have a significant effect on the decision to become a customer ($p = 0.100$). According to Natalia (2023), physical evidence includes facilities, interior

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design, cleanliness, and the comfort of the service environment. However, the results of this study indicate that prospective customers of BSI KCP Wonogiri prioritize functional aspects over the aesthetics of the facilities.

This may be due to the fact that facility standards among banks are relatively similar and have already met the basic expectations of the community, making them a weak differentiating factor. This finding is consistent with Setiyono (2022), who reported similar results, showing that physical evidence does not significantly influence customer decisions.

Thus, it can be concluded that although the appearance of the office building, environmental cleanliness, the neatness of service areas, and the completeness of physical facilities such as waiting rooms, ATMs, and other service amenities provided by BSI KCP Wonogiri are already good, this factor has not yet become a primary consideration in customers' decision-making process.

The Influence of Process on the Decision to become a customer of BSI KCP Wonogiri

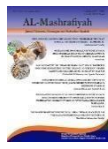
The process variable has a significant effect on the decision to become a customer ($p = 0.001$). A fast, simple, and clear service process is an important factor in increasing public interest in joining BSI. According to Zeithaml and Bitner (2018), the process represents a series of activities that determine the smoothness of interactions between service providers and customers (Maisah et al., 2020).

Respondents indicated that ease in account opening procedures, transaction speed, and service accuracy are the main factors encouraging their decision to become customers. This finding is consistent with Jawahir (2016), who emphasized that the process significantly affects customer decisions in the banking sector.

Thus, a well-managed service process reflects professionalism and efficiency, which can enhance public trust and influence people's decision to choose BSI KCP Wonogiri.

CONCLUSION

Based on this study, it can be concluded that simultaneously, the marketing mix—which includes product, price, place, promotion, people, physical evidence, and process—has a significant effect on the decision to become a customer at BSI KCP Wonogiri. Partially, the variables of price, place, and process are proven to have a significant influence on the decision to become a customer, while the variables of product, promotion, people, and physical evidence do not have a significant effect. This indicates that prospective customers tend to consider price affordability, ease of access to the bank's location, as well as the convenience and accuracy of transaction processes when deciding to become customers. Furthermore, the results of the coefficient of determination test show that 47.8% of the variation in customer decision at BSI KCP Wonogiri can be explained by the seven independent variables in this study, while the remaining portion is influenced by other factors not examined in this research.



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SUGGESTION

For future researchers:

It is suggested that future studies consider additional variables beyond the 7P marketing mix, such as religiosity, brand image, or customer satisfaction, in order to gain a more comprehensive understanding of consumer behavior. In addition, qualitative or mixed-method approaches can be used to explore in greater depth the motivations and subjective perceptions of customers. Research conducted in other regions or branches may also be carried out to determine whether these findings are consistent across different geographic contexts.

For BSI KCP Wonogiri:

It is recommended that the branch continue to enhance a competitive and transparent pricing strategy, expand service access through conveniently located branches and digital platforms, and accelerate the service process to increase efficiency. In addition, an evaluation should be conducted regarding the effectiveness of promotions, improvement of employee service quality, and enhancement of physical facilities in order to increase customer comfort.

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