The Influence of Marketing Mix On Customer's Decisions to do Murabahah Financing at PT. Bank Riau Kepri Syariah (Perseroda) Tanjung Pinang II Branch

Raja Hardiansyah[1], Nandan Limakrisna[2], Yudi Julius[3]
[1] Universitas Persada Indonesia YAI, Jakarta, Indonesia, kingrajahardiansyah@gmail.com
[2] Universitas Persada Indonesia YAI, Jakarta, Indonesia
[3] Universitas Persada Indonesia YAI, Jakarta, Indonesia

Corresponding Author: Raja Hardiansyah

Abstract: The purpose of this study was to determine the effect of the marketing mix, namely product, price, place, and promotion on the customer's decision to do Murabaha financing at PT. Bank Riau Kepri Syariah (Perseroda) Tanjungpinang II Branch. This study used a sample of 366 customer respondents using a sampling technique, namely purposive sampling. In this study using quantitative methods. The object of this research is a customer of PT. Bank Riau Kepri Syariah (Perseroda) Tanjungpinang II Branch which already has financing. Data collection was carried out in two ways, namely field research and literature study. Respondents filled out a questionnaire consisting of 29 statements related to the variable being measured. The results of this study indicate that the effect of the marketing mix on customer decisions in murabahah financing has varied results. Place variables have a significant influence on customer decisions, while product, price and promotion variables are considered not to have a significant influence on customer decisions in murabahah financing. It can be concluded that from the marketing mix only the place variable partially has a significant enough influence on customer decisions, but simultaneously all marketing mix variables (4p) have a positive and significant effect on customer decisions to do murabahah financing which will have an impact on increasing decisions customers to do murabahah financing at Bank Riau Kepri Syariah (Perseroda) Tanjungpinang II Branch.

Keywords: Marketing Mix (4P), Customer Decision, Murabaha Financing.

INTRODUCTION

A Bank is a business entity that collects funds from the public in the form of deposits and distributes them to the public in the form of credit and or other forms in order to improve the standard of living of many people. In achieving the National Development Goals of the creation of a just and prosperous society and can play an active role in healthy global competition required the participation and contribution of all elements of society. One form

of extracting the potential and tangible contribution of the community in the national economy is the development of an economic system based on Islamic values (Sharia) by lifting its principles into the National Legal System.

Bank Pembiayaan Rakyat Syariah is an Islamic Bank that in its activities does not provide services in payment traffic. One of the banks that are present and until now still exist in Riau Province and Riau Islands province is PT. Bank Riau Kepri Syariah (Perseroda) which currently operates in accordance with Sharia principles,is present as a Sharia Commercial Bank (BUS) that applies sharia principles in banking operations.

As for one of the products offered by PT. Bank Riau Kepri Syariah (Perseroda) Branch Tanjungpinang II is financing.Murabahah

Source: PT. Bank Riau Kepri Syariah Branch Tanjungpinang II (2022)

According Almunawwaroh (2017) financing or financing is the largest part of the assets of financial institutions, because financing is the main activity of the banking business. Thus, revenue sharing or sale and purchase profits which are financing instruments of Sharia institutions are the dominant source of income (Kadir & Basri, 2021).

Source: PT. Bank Riau Kepri Syariah Branch Tanjungpinang II (2022)
Figure 2. Multifunction Financing Brochure

Source: PT. Bank Riau Kepri Syariah Branch Tanjungpinang II (2022)
**Figure 3. Home Ownership Financing Brochure**

Source: PT. Bank Riau Kepri Syariah Branch Tanjungpinang II (2022)
Figure 4. Business Financing Brochure

Marketing activities carried out by a company have several goals to be achieved, both short-term goals and long-term goals. A marketing strategy is needed that can give a clear and directed picture of what the company will do in using every opportunity or opportunity in several target markets (Kadir & Basri, 2021). Marketing strategy is very important for companies where marketing strategy is a way to achieve the goals of a company.

In marketing strategy there is the term Marketing Mix (Marketing Mix). The marketing mix is a way in which entrepreneurs can influence consumers that requires careful planning and supervision and needs to be done concrete actions. According to (Kotler & Keller, 2018) the marketing mix consists of four marketing components, namely product (product), price (price), promotion (promotion) and distribution channel (place).

Based on data obtained from documents and interviews conducted with leaders of Finance section of PT. Bank Riau Kepri Syariah (Perseroda) Branch Tanjungpinang II, known Murabaha financing development level each year always shows an increase, as in the table below.
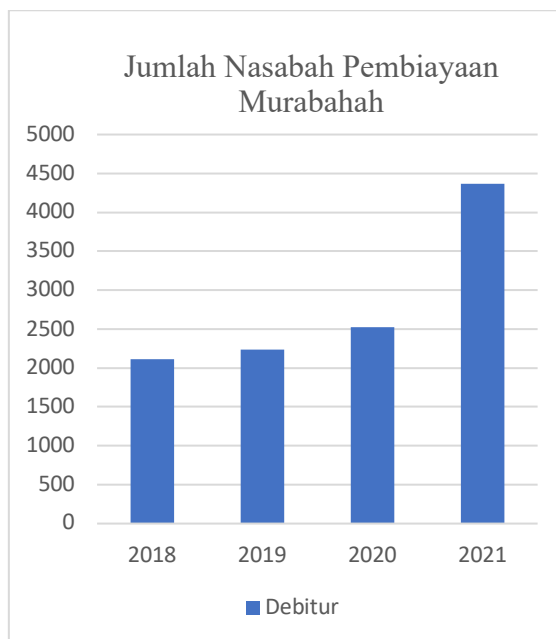
Source: PT. Bank Riau Kepri Syariah Branch Tanjungpinang II (2022)
Chart 1. Development of the number of Murabaha financing customers of Bank Riau Kepri Syariah Branch Tanjungpinang II Year 2018-2021
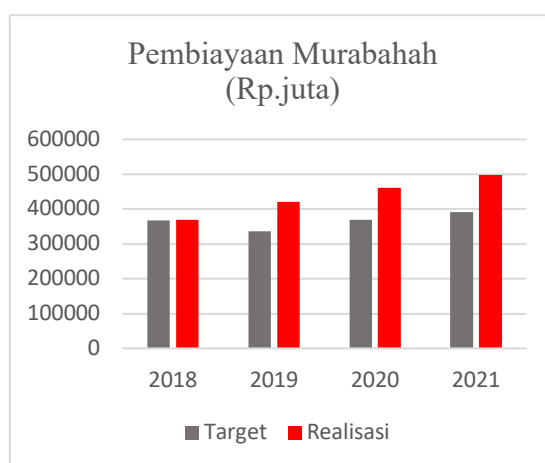
Source: PT. Bank Riau Kepri Syariah Branch Tanjungpinang II (2022)
Chart 2. Development of Murabaha financing distribution Bank Riau Kepri Syariah Branch Tanjungpinang II Year 2018-2021

The graphic illustration above is data that shows the development of Murabaha financing at PT. Bank Riau Kepri Syariah (Perseroda) Branch Tanjungpinang II from 2018 to 2021. An increase in the number of customers and an increase in the nominal amount of outstanding Murabaha financing disbursement each year in excess of the target set, is certainly an interesting phenomenon to be observed at PT. Bank Riau Kepri Syariah (Perseroda) Branch Tanjungpinang II. The reason researchers chose PT. Bank Riau Kepri Syariah (Perseroda) Branch Tanjungpinang II because of the observations made that PT. Bank Riau Kepri Syariah (Perseroda) Branch Tanjungpinang II can represent the main problem in this study, and can represent other similar companies.

Based on the description above, this research is important because with an effective marketing strategy the bank will be able to maintain and even improve its financing performance. So the researchers took the title "The effect of Marketing Mix on customer decisions to finance Murabahah at PT. Bank Riau Kepri Syariah (Perseroda) Branch Tanjungpinang II".

METHODS
Types Of Research
The type of research used in this study is quantitative. According to (Sugiyono, 2019) quantitative research is a research method based on the philosophy of positivism, used to research on specific populations and samples, data collection using research instruments, data analysis is quantitative/statistical, with the aim of testing established hypotheses.

Data Type
Primary Data
Primary Data is data obtained directly from research subjects, data sources that directly provide data to data collectors (Sugiyono, 2016). Researchers obtain data or information directly through questionnaires (questionnaires) distributed to consumers or customers at PT. Bank Riau Kepri Syariah Branch Tanjungpinang II.
Secondary Data
Secondary Data is a source of data that is not provided directly from the data source to the data collector, but through other media or through documents. According to Sugiyono (2016) which states that the secondary data in this study were obtained through company profiles, data, records, and documents related to the object of research.

Data Collection Techniques
Questionnaire
According to (Sugiyono, 2019) the questionnaire is a data collection technique that is carried out by providing a set of questions or written statements to respondents to be answered. The scale of measurement data used in this study is the likert scale. In this case the researchers made several questions related to the existing variables to customers of PT. Bank Riau Kepri Syariah Branch Tanjungpinang II.
Literature Study
According to Sujarweni (2015) literature study is a way to review and obtain data from libraries or other sources to serve as information related to research.

Population and sample
Population
According to (Sugiyono, 2016) population is an area of generalization consisting of objects/subjects that have certain quantities and characteristics that are then determined by the researcher so that they can be studied and conclusions can be drawn. Based on this, the population in this study is as many as 4,371 people who are financing customers Murabaha PT. Bank Riau Kepri Syariah (Perseroda) Branch Tanjungpinang II.
Sample
According To W. V Sujarweni (2014) samples are part of a number of characteristics shared by the population used for the study. Purposive sampling technique where the sampling of data sources with certain considerations (Sugiyono, 2016). According to Juliandi et al., (2014) in determining the amount of a sample in the study can be done through the Slovin formula as described below:

$$n = \frac{N}{1 + (N \times e2)}$$

The following samples in this study:

$$
\begin{aligned}
n &= \frac{4,371}{1 + (4.371 \times 0,052)} \\
&= \frac{4,371}{1 + (4.371 \times 0,0025)} \\
&= \frac{4,371}{11,9275} \\
&= 366,464054 \\
&= 366
\end{aligned}
$$

Based on the calculation above, obtained samples in this study are 366 customers Murabaha financing customers PT. Bank Riau Kepri Syariah (Perseroda) Branch Tanjungpinang II.

Data Analysis Techniques
Test Data Quality
Validity Test

According to Juliandi (2016) an instrument can be said to be valid if R count > R table, and vice versa if r count < r table so that the instrument can be said to be invalid. To test it using pearson correlation, if the pearson coefficient obtained is significant at a significant level of 0.05 means that the data obtained is valid.

Reliability Test

According to Sujarweni (Ekadhesti, 2017) reliability test can be done together on all items or items of questions in the questionnaire (questionnaire) research. The basic decision - making in the reliability test is as follows:

1. If the value of Cronbach's Alpha > 0.60 then the questionnaire or questionnaire declared reliable or consistent.
2. Meanwhile, if the value of Cronbach's Alpha < 0.60 then the questionnaire or questionnaire declared unreliable or inconsistent.

Classical Assumption Test
Normality Test

According to (Perdana, 2016) the normality test is intended to show that there is a sample taken from a normally distributed population. There are several techniques that can be used to test normality, including The Chi squared test, Lilliefors Test, Kolgomorov-Smirnov Test and with graphs. Normal or not a data can be detected also through histogram chart plot. Just a graphic image can sometimes be misleading because it looks like the distribution is normal but statistically it is actually not normal and vice versa.

Heteroscedasticity Test

According to Perdana (2016) heterokedasticity test is a regression model test tool to determine variance inequality from residual one observation to another observation. If the variance of the residuals of one observation to another is fixed, then it is called homocedasticity and if it is different it is called heterocedasticity. A good regression Model is the homocedasticity or heterocedasticity problem does not occur

Multicollinearity Test

According to Perdana (2016) multicollinearity test is a regression model test tool to find the correlation between independent variables (independent). A good regression Model should not correlate between independent variables. Multicollinearity test can be done by

regression test, with the benchmark value of VIF (Variance Inflation Factor) and Tolerance value. The criteria used are:
1. If the value of VIF> 10 and Tolerance value< 0.10 then multicollinearity occurs.
2. If the value of VIF<10 and Tolerance value>0.10, then there is no multicollinearity.

Multiple Linear Regression Analysis
    Multiple linear regression analysis requires simultaneous testing using F count. Significance is determined by comparing the F count with the F table or looking at the significance in the SPSS output. In some cases it can happen that simultaneously (simultaneously) several variables have a significant effect, but partially not (Perdana, 2016).

Hypothesis Test
Partial Test (t test)
    According to Priyatno (2018) This t-test is needed with the aim of obtaining related information in the regression model from the independent variable partially significant effect on the dependent variable. The formula for calculating t in regression analysis as follows:

$$\textbf{t count} = \frac{\textbf{Bi}}{\textbf{Sbi}}$$

Dimana:
      bi   = Variable regression coefficient i
      sbi   = Standard variable error i

Simultaneous Test (F Test)
    According to Priyatno (2014) F test is used to determine the effect of the independent variable together (simultaneous) to the dependent variable. Significant means that the relationship that occurs can apply to the population. The results of the F test are seen in the Anova table in the GIS column.

Coefficient Of Determination (R2)
    According to Priyatno (2014) determination analysis is used to determine the percentage of contribution of the influence of the independent variable that is simultaneously against the dependent variable. This coefficient is used how large the percentage of variation of the independent variable used in the model is able to explain the variation of the dependent variable. R2 is equal to 0, so there is no percentage contribution of the influence given by the independent variable on the dependent variable, or the variation of the independent variable used in the model does not explain the slightest variation of the dependent variable.

RESULTS AND DISCUSSION
Validity Test
    An instrument can be said to be valid if R count > R table, and vice versa if r count < R table so that the instrument can be said to be invalid. In this case using Pearson correlation testing, R table of 366 respondents is 0.102. So r of the table is 0.102. The results of the validity test are as follows:

Chart 3. Validity Test Results Of Marketing Mix Variables

Butir Pernyataan	r hitung	r tabel	Keterangan
Produk (Product) (X1)			
X1.1	0,786	0,102	Valid

Butir	r hitung	r tabel	Keterangan
X1.2	0,901	0,102	Valid
X1.3	0,915	0,102	Valid
X1.4	0,875	0,102	Valid
X1.5	0,941	0,102	Valid
X1.6	0,903	0,102	Valid
X1.7	0,853	0,102	Valid
Harga (Price) (X2)			
X2.1	0,920	0,102	Valid
X2.2	0,923	0,102	Valid
X2.3	0,919	0,102	Valid
X2.4	0,919	0,102	Valid
Tempat (Place) (X3)			
X3.1	X3.1	X3.1	X3.1
X3.2	X3.2	X3.2	X3.2
X3.3	X3.3	X3.3	X3.3
X3.4	X3.4	X3.4	X3.4
X3.5	X3.5	X3.5	X3.5
X3.6	X3.6	X3.6	X3.6
Promosi (Promotion) (X4)			
X4.1	X4.1	X4.1	X4.1
X4.2	X4.2	X4.2	X4.2
X4.3	X4.3	X4.3	X4.3
X4.4	X4.4	X4.4	X4.4

Source: Data Processing Results (2022)

Based on the above table, all statements are valid. This is because the R count > R table thus it can be concluded worthy of use as a research instrument.

Chart 4. Validity Test Results Of Customer Decision Variables

Butir Pernyataan	r hitung	r tabel	Keterangan
Keputusan Nasabah (Y)			
Y1	0,912	0,102	Valid
Y2	0,902	0,102	Valid
Y3	0,860	0,102	Valid
Y4	0,853	0,102	Valid
Y5	0,937	0,102	Valid
Y6	0,895	0,102	Valid
Y7	0,910	0,102	Valid
Y8	0,886	0,102	Valid

Source: Data Processing Results (2022)

Based on the above table, all statements are valid. This is because the R count > R table thus it can be concluded worthy of use as a research instrument.

Reliability Test

Chart 5. Reliability Test Results

Variabel	Cronbach hitung	Cronbach alpha	Keterangan
X1	0,952	0,60	Reliabel
X2	0,940	0,60	Reliabel
X3	0,930	0,60	Reliabel
X4	0,880	0,60	Reliabel
Y	0,964	0,60	Reliabel

Based on the table above all statements are declared reliable. This is because the value of cronbach calculate for variable marketing mix (X) and customer decision(Y) is greater than the value of cronbach alpha is 0.60. So, based on the table, it is concluded that it is declared reliable.
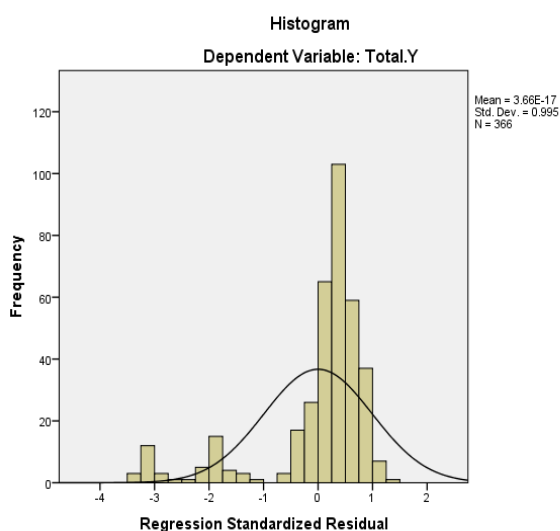
Classical Assumption Test
Normality Test
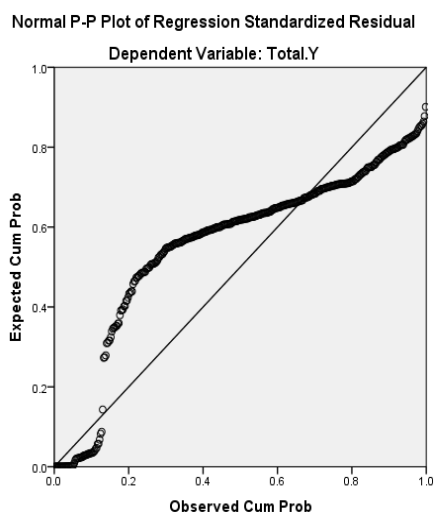
Source: Data Processing Results (2022)
Figure 5. P-P Plot Normality Test Results

Based on the image, the plot points are obtained near the diagonal line and do not spread far from the diagonal line. Based on this, it can be concluded, the data of this study are distributed normally and can be continued for further tests.
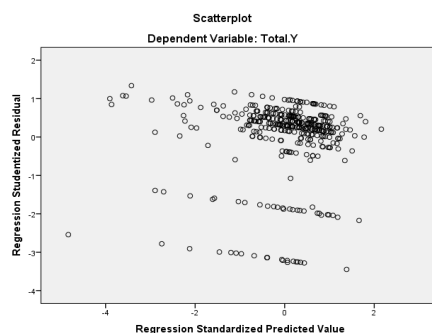

Source: Data Processing Results (2022)
Figure 6. Histogram Normality Test Results

Based on the figure, the curve of the histogram is not too far to the right or left and the curve of the peak is parallel to 0. So it can be concluded, the data of this study are normally distributed and good for use in subsequent studies.

Heteroscedasticity Test

Source: Data Processing Results (2022)
Figure 7. Heteroscedasticity Test

Based on the image, it can be seen that the distribution of points above and below 0 on the Y axis heteroscedasticity test results in this study indicate that the occurrence of homocedasticity and can be used for research.

Multicollinearity Test

Chart 6. Multicollinearity Test Results

Coefficients^a

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	T	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	24.469	3.672		6.663	.000		
	Produk	-.044	.063	-.036	-.699	.485	.997	1.003
	Harga	.049	.105	.024	.468	.640	.984	1.016
	Tempat	.206	.085	.128	2.413	.016	.962	1.039
	Promosi	.219	.139	.083	1.575	.116	.979	1.021

a. Dependent Variable: Keputusan Nasabah

Source: Data Processing Results (2022)

Based on the table, it can be seen that the product variable has a Tolerance value greater than 0.10, which is 0.997 and a VIF value smaller than 10.00, which is 1.003. The price variable has a Tolerance value greater than 0.10 which is 0.984 and a VIF value smaller than 10.00 which is 1.016. The place variable has a Tolerance value greater than 0.10 which is 0.962 and a VIF value smaller than 10.00 which is 1.039. And the promotion variable has a Tolerance value greater than 0.10 which is 0.979 and a VIF value smaller than 10.00 which is 1.021. Based on this, it can be concluded that there is no multicollinarity between independent variables.

Multiple Linear Regression Analysis

Chart 7. Test Results Of Multiple Linear Regression Analysis

Coefficients^a

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	24.469	3.672		6.663	.000
	Produk	-.044	.063	-.036	-.699	.485
	Harga	.049	.105	.024	.468	.640
	Tempat	.206	.085	.128	2.413	.016
	Promosi	.219	.139	.083	1.575	.116

a. Dependent Variable: Customer's Decision

Source: Data Processing Results (2022)

The regression equation obtained from Table 4.13 is as follows:

Y =b0 + b1X1 + b2X2 + b3X3+ b4X4

Y = 24,469 + -0,044 X1 + 0,049 X2 + 0,206 X3 + 0,219 X4

From the regression equation can be interpreted as follows:

1. b1 = 0,044, this means that the customer's decision will increase by 0.044 units for each additional one unit X1 (product). So if the product has increased by 1 unit, then the customer's decision will increase by 0.044 units assuming other variables are considered constant.

2. b2 = 0,049, this means that the customer's decision will increase by 0.049 units for every additional one unit X2 (price), so if the price has increased by 1 unit, then the customer's decision will increase by 0.049 units assuming the other variables are considered constant.

3. b3 = 0,206, this means that the customer's decision will increase by 0.206 units for every additional one unit X3 (place), so if the place has increased by 1 unit, then the customer's decision will increase by 0.206 units assuming the other variables are considered constant.

4. b4 = 0,219, this means that the customer's decision will increase by 0.219 units for every additional one unit X4 (promotion), so if the promotion has increased by 1 unit, then the customer's decision will increase by 0.219 units assuming the other variables are considered constant.

Hypothesis Test
Partial Test (t-test)

Chart 8. Partial test results (t test)

		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model		B	Std. Error	Beta	T	Sig.	Tolerance	VIF
1	(Constant)	24.469	3.672		6.663	.000		
	Produk	-.044	.063	-.036	-.699	.485	.997	1.003
	Harga	.049	.105	.024	.468	.640	.984	1.016
	Tempat	.206	.085	.128	2.413	.016	.962	1.039
	Promosi	.219	.139	.083	1.575	.116	.979	1.021

a. Dependent Variable: Keputusan Nasabah

Source: Data Processing Results (2022)

T test is used to determine whether each of the independent variables, namely product (X1), price (X2), place (X3) and promotion (X4) have a significant influence on the dependent variable (customer decision). It can also be said that If t count > t table or-t count < -t table then the result is significant and means that H0 is rejected and Ha is accepted. Whereas if t count < t table or-t count > - t table then the result is not significant and means that H0 is accepted and Ha is rejected.

Based on the table, the following results were obtained:

a. T test result between X1 (product) and Y (customer's decision) shows t count = -0.699. While the T table (③=0.05; DB residual = 361) is equal to 1.97. Because t count < t table that is -699. <1.97 or value of GIS t (0.485) > ③ = 0.05 then the effect of X1 (product) on the customer's decision is not significant. This means that hypothesis 1 is rejected so that it can be concluded that the customer's decision cannot be significantly influenced by the product.

b. The result of T Test between X2 (price) and Y (customer's decision) showed t count = 0.468. While the T table (③=0.05; DB residual = 361) is equal to 1.97. Because t count < t Table is 0.468. <1.97 or value of GIS t (0.640) > ③ = 0.05 then the effect of X2 (price) on the customer's decision is not significant. This means that hypothesis 2 is rejected so that it can be concluded that the customer's decision can not be significantly influenced by the price.

c. The result of T Test between X3 (place) and Y (customer's decision) showed t count = 2.413. While the T table (③=0.05; DB residual = 361) is equal to 1.97. Because t count > t Table is 2.413>1.97 or value of sig t (0.016) < ③ = 0.05, the effect of X3 (place) on the customer's decision is significant. This means that hypothesis 3 is accepted so that it can be concluded that customer decisions can be significantly influenced by the place.

d. The result of T Test between X4 (promotion) and Y (customer's decision) showed t count = 1.575 while T table (③=0.05; db residual = 361) was 1.97. Because the t count < t Table is 1.575<1.97 or the value of GIS t (0.116) > ③ = 0.05, the effect of X4 (promotion) on the customer's decision is not significant. This means that hypothesis 4 is rejected so that it can be concluded that the customer's decision cannot be significantly influenced by the promotion.

Simultaneous Test (F Test)

Chart 9. Simultaneous Test Results (F Test)

ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	586.559	4	146.640	2.648	.033b
	Residual	19990.700	361	55.376		
	Total	20577.260	365			

a. Dependent Variable: Total.Y
b. Predictors: (Constant), Total.X4, Total.X1, Total.X2, Total.X3
Source: Data Processing Results (2022)

F testing or model testing is used to determine whether the results of regression analysis are significant or not, in other words the model that is suspected to be appropriate or not. If the result is positive, then H0 is rejected and Ha is accepted. Whereas if the result is insignificant, then H0 is accepted and Ha is rejected. Based on Table 4.15, the value of F is 2.648. While the table F (③= 0.05; db regression = 4; dB residual = 361) is equal to 2.40. Because f count > F table that is 2.648 >2.40 or sig value of F (0.033) < ③ = 0.05 then the regression analysis model is significant. This means that H0 is rejected and Ha is accepted or hypothesis 5 is accepted so that it can be concluded that the dependent variable (customer decision) can be significantly influenced by the independent variable, namely product (X1), price (X2), place (X3) and promotion (X4).

Coefficient Of Determination (R2)

Chart 10. Coefficient Of Determination (R2)

Model Summaryb

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.169a	.029	.018	7.441

a. Predictors: (Constant), Total.X4, Total.X1, Total.X2, Total.X3
b. Dependent Variable: Total.Y
Source: Data Processing Results (2022)

Based on the table above can be seen that the adjusted R Square 0.018 or 1.8% then it can be said that the variable X is the marketing mix influencing the variable Y is the customer's decision by 1.8% and the rest is influenced by other variables outside of this study.

Discussion
Influence Of Products On Customer Decisions
In this study based on respondents ' answers to questionnaires that have been given, the results of the description of the average variable that has been obtained from the variable product (Product) of 4.018. Furthermore, the highest score of 4.16 is found in the statement "the types of products offered vary greatly". This shows that the various types of Murabaha products offered are very diverse that can be used by customers. Then the smallest score weight is found in the statement "I know for sure related to the product design that I will have" with a value of 3.92.   Based on the results of the analysis conducted by researchers using the Statistical Package for Social Science (SPSS) version 22, obtained the value of GIS. equal to 0.485> 0.05 and the value of t count -0.699 < t table 1.97. This indicates that H1 is rejected and H0 is accepted, meaning that partially there is no influence of the product (product) on the customer's decision.

The Effect Of Price On Customer's Decision
In this study based on respondents ' answers to questionnaires that have been given, the results of the description of the average variable that has been obtained from the variable price (Price) of 4.1. Furthermore, the highest score of 4.15 is found in the statement "I know that the price of the product offered from the Bank that I use with other banks is different and competes with the same type of product". This suggests that in terms of price, existing products are highly competitive to other banks.Then the smallest score weight is found in the statement "I choose an existing product because the price offered is in accordance with the quality of the product provided" with a value of 4.06.
Furthermore, based on the results of the analysis conducted by researchers using the Statistical Package for Social Science (SPSS) version 22, obtained the value of GIS. of 0.640 > 0.05 and the value of t count 0.468< t table 1.97. This shows that H2 is rejected and H0 is accepted, meaning that partially there is no price influence on the customer's decision.

Influence Of Place On Customer Decisions
In this study based on the respondents ' answers to questionnaires that have been given, the results of the description of the average variable that has been obtained from the variable place (Place) of 4.13. Furthermore, the highest score of 4.23 is found in the statement "the location of the Bank is very close to the highway so that it can make it easier for me to access it". This shows that the place or location of the Bank is near the highway certainly gives a very good advantage because customers can easily find this Bank. Then the smallest score weight is found in the statement "the choice of place or location of the Bank is very easy to reach" with a value of 4.06.
Furthermore, based on the results of the analysis conducted by researchers using the Statistical Package for Social Science (SPSS) version 22, obtained the value of GIS. of 0.016 < 0.05 and the value of t count 2.413 > t table 1.97. This indicates that H3 is accepted and H0 is rejected, meaning that there is a partial influence of place on the customer's decision. That is, making it easier for customers to access the location or place of the intended Bank will certainly make customers more comfortable in traveling to the Bank.

Influence Of Promotion On Customer's Decision

In this study based on respondents ' answers to questionnaires that have been given, the results of the description of the average variable that has been obtained from the variable promotion (Promotion) of 4.15. Furthermore, the highest score 4.17 is found in the statement "I know about various products based on direct promotion". This shows that customers know Murabaha financing products based on promotions conducted by the Bank. Then the smallest score weight is found in the statement" in promoting, the Bank establishes a good relationship with the surrounding environment " with a value of about 4.14.

Furthermore, based on the results of the analysis conducted by researchers using the Statistical Package for Social Science (SPSS) version 22, obtained the value of GIS. of 0.116 > 0.05 and the value of t count 1.575< t table 1.97. This indicates that H4 is rejected and H0 is accepted, meaning that there is partially no influence of promotion on the customer's decision.

Influence of products, prices, places and promotions on customer decisions
This study aims to test the hypothesis to determine the effect of marketing mix consisting of Product (product), Price (price), Place (place) and promotion (promotion) to the customer's decision partially and simultaneously at PT Bank Riau Kepri Syariah (Perseroda) Branch Tanjungpinang II. Based on the test data that has been done can be concluded as follows :

1. Product variable (X1) has no partial, positive and significant effect on the customer's decision (Y). This means that the better the product at PT Bank Riau Kepri Syariah (Perseroda) Branch Tanjungpinang II has no effect on customer decisions in financing Murabaha.
2. Price variable (X2) has no partial, positive and significant effect on the customer's decision (Y). This means that the better the price (price) of PT Bank Riau Kepri Syariah (Perseroda) Branch Tanjungpinang II does not affect the customer's decision in financing Murabaha.
3. Place variable (X3) partially has a positive and significant effect on the customer's decision (Y). This means that the better the place (place) of PT Bank Riau Kepri Syariah (Perseroda) Branch Tanjungpinang II, the more the customer's decision to do Murabaha financing.
4. Promotion variable (X4) has no partial, positive and significant effect on customer decision (Y). This means that the better the promotion of PT Bank Riau Kepri Syariah (Perseroda) Branch Tanjungpinang II does not affect the customer's decision in financing Murabaha.
5. Product variables (X1), price (X2), place (X3) and promotion (X4) simultaneously have a positive and significant effect on customer decisions (Y). This means that the better the product (product), Price (price), Place (place) and promotion (promotion) PT Bank Riau Kepri Syariah (Perseroda) Branch Tanjungpinang II, the more the customer's decision in financing murabahah.

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