EFFECT OF MARKETING MIX (7P)
REGARDING CUSTOMERS' SAVING DECISIONS

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Article Info	Abstract
	Marketing is one of the main activities for companies to maintain the company's existence in order to develop and gain profits. This research aims to determine the influence of the service marketing mix (product, price, location, promotion, process, people and physical evidence) on customers' decisions to save at BPR Gemilang Tembilahan. This research used a sample of 100 respondents. Data collection was carried out using a survey method through questionnaires filled out by respondents. Then the data was analyzed using multiple regression analysis via the SPSS program. From the results of the analysis, the regression equation Y is obtained:1.243+0.051.X1+0.25X2+0.36.X3+193.X4+77.X5+137.X6+215.X7+e. it can be concluded that, Product (X1) Price (X2) Place (X3) Promotion (X4) People (X5) Physical Evidence (X6) Physical Evidence (X7) has a correlation index of 80.0%. This means the relationship is very strong. Together the variables Product (X1) Price (X2) Place (X3) Promotion (X4) People (X5) Physical Evidence (X6) Process (X7) with a determination index value of 60.8%, while the remaining 40.2% influenced by other variables.

1. INTRODUCTION

Background problem

One sector that makes a significant contribution to development in a country is the world of banking. A bank is a financial institution whose activities are to collect and distribute funds to the public which has the function of facilitating payment traffic. In other words, a bank is a financial institution whose main business is providing credit and services in payment traffic. The national banking sector is currently faced with a situation of competition between banks. This is due to the increasing number of banks with various kinds of banking products and services they offer to attract the number of customers. In a situation like this, banking circles are required to act more professionally in order to survive, and if possible, increase their position among the growing number of banks.

To face the changes that occur both inside and outside the company environment due to increasingly tight competition in the business world, companies must be active in responding to all existing problems. This is needed as input in analyzing various alternative strategies which will then be chosen by the company. The marketing strategy analysis stage is an important stage of the strategic management process and is a critical step which is an indicator of success for banking management which requires special accuracy to produce the right strategy and marketing choices.

According to Fatihudin quoted in (Rahayu et al. 2020), marketing strategy is a series of integrated actions towards sustainable competitive advantage. The ultimate goal and marketing concepts, tips and strategies are complete customer satisfaction (Total Customer Satisfaction). Or in short it is fulfilling customer needs. One marketing strategy that a company can take is the marketing mix.

Marketing mix is a marketing tool that consists of seven service marketing mix factors, namely product, price, place, promotion, people, physical evidence, and processes, all of these factors can be controlled and manipulated by a company to achieve competitive advantage. Companies operating in the service sector use this service marketing mix to assist their strategy in achieving high service or consumer value according to consumers, which ultimately determines the competitive position in the target market. Rahayu et al. 2020 (2015:359).

So that the research is more focused and does not expand beyond the intended discussion, we limit the scope of the research to PT customers. BPR Gemilang Tembilahan. PT. BPR Gemilang Tembilahan is a regional company in Indragiri Hilir Regency which operates in the banking sector, so it needs a marketing strategy through marketing mix, where marketing strategies are used to increase the number of customers. Rural Bank (BPR) is an official banking institution regulated based on Law No. 7 of 1992 concerning banking and as amended by Law Number 10 of 1998.

Development of the number of customers and third party funds of PT. BPR Gemilang Tembilahan increases every year. However, the increase is not significant. From the existing phenomenon, the author is interested in discussing it in more depth, which the author outlined in a study entitled "The Influence of Marketing Mix (7P) on Customer Saving Decisions at PT. BPR Gemilang Tembilahan"

Identification of problems

From the description on will bearises problems with customers' savings decisions at PT. BPR Gemilang Tembilahan, where Marketing The mix has not been implemented properly and correctly so it can influence customers' savings decisions at PT. BPR Gemilang Tembilahan, for this reason we need an effort that can improve customers' savings decisions at PT. BPR Gemilang Tembilahan.

Research purposes

Based on the problem formulation, the aim of the research is to find out, analyze and reveal:
1. The influence of products on saving decisions at PT. BPR Gemilang Tembilahan
2. The influence of prices on saving decisions at PT. BPR Gemilang Tembilahan.

3. The influence of place on saving decisions at PT. BPR Gemilang Tembilahan
4. The influence of promotions on saving decisions at PT. BPR Gemilang Tembilahan
5. The influence of people on saving decisions at PT. BPR Gemilang Tembilahan
6. The influence of physical evidence on saving decisions at PT. BPR Gemilang Tembilahan
7. The influence of the process on saving decisions at PT. PT. BPR Gemilang Tembilahan
8. The influence of product, price, place, promotion, people, physical evidence, and process on saving decisions at PT. BPR Gemilang Tembilahan

2. LITERATURE REVIEW
Understanding Marketing
In the opinion of (Wijayanti 2014), Marketing is a system of business activities designed to plan, determine, price, promote and distribute goods that can satisfy desires and reach market targets and are in accordance with the company's business objectives. Marketing is also defined as adapting the company's capabilities to the needs of customers in order to achieve the company's goals in the form of sustainable profits.

Bank Marketing Objectives and Functions
The aim of marketing is to understand customers or customers in such a way that a product or service is suitable for customers or clients and serves consumers by getting a certain amount of profit or as a ratio between income and reasonable costs. According to (Idri, 2015:273), bank marketing functions in a company include:
1. Determine the consumer base strategically, rationally and complete with information.
2. Identifying current and future needs of potential or prospective customers.
3. Creating products that can meet consumer needs appropriately and profitably and be able to differentiate the company and competitors.
4. Communicate and deliver the product to the target market.
5. Leading all members of the marketing field to create a group of disciplined, potential, experienced and dedicated workforce within a company to achieve a goal.

Marketing Concepts
According to (Kotler, Armstrong 2012:11), in marketing activities there are several concepts, each of which has a different purpose. Here are five concepts in marketing where each concept is used as the basis for marketing by each company:
1. Production Concept
2. Product Concept
3. Sales Concept
4. Marketing Concept
5. Social Insight Marketing Concept

Marketing strategy
According to (Tjiptono 2016:94), the main objective of segmentation, targeting and positioning marketing strategies is to position a brand in the minds of consumers or customers in such a way that the brand has a sustainable competitive advantage. A product will be superior if the product offered is unique so that it is considered important and unique to customers. Marketing strategy includes segmentation, targeting, and positioning, where these three points play a very important role in marketing. Based on this, the marketing unit is expected to be able to achieve its marketing targets, because marketing really needs a marketing strategy so that the product is well offered banks can carried out in accordance with the goals and desires of the marketing party.

Marketing Mix (Marketing Mix)

According to (Kasmir 2015: 191), marketing mix is a marketing activity carried out in an integrated manner. This means that these activities are carried out simultaneously in between the elements in the marketing mix itself. Each element cannot run independently without support from other elements.

The use of marketing mix in the banking world is carried out using concepts that suit the bank's needs. In practice, the marketing mix concept consists of the marketing mix for products in the form of goods and services. Especially for products in the form of services, a slightly different concept is needed from goods products.

Still according to (Kasmir 2015: 192), the marketing mix concept consists of 4Ps, namely:
1) Product
2) Price
3) Place
4) Promotion (Promotion)

Meanwhile, according to Boom and Bitner in (Kasmir 2015: 192), adding to the service business, the marketing mix in addition to the 4Ps as stated above, there are additional 3Ps, namely:
1. People
2. Physical Evidence (Physical Evidence)
3. Proces (Process)

Saving Decisions

Among domestic sources of financing, public savings are an important factor in financing development, and it is hoped that its role will increase.at time-future. This is because community savings are a source of strategic development funds, and apart from that, an increase in community savings indirectly reflects an increase in economic levels and an increase in community participation in national development (Kay 2013)

3. RESEARCH METHODS

The method used in this research is a survey method. As is known, survey methods are often found in HR research. Through collecting data obtained by asking employees based on a structured list of questions or questionnaires.

According to Istijanto (2005:43) in its implementation, a structured questionnaire survey means that all the questions asked to each respondent are standard questions. Standard here means that one respondent and another respondent are given the same questions and written in detail in the questionnaire, in other words the respondent only answers the questions listed in the questionnaire.

As stated by Nasution.S (2012:24), most research social nature descriptive, where research descriptive more specific by focusing on certain aspects and often showing the relationships between various aspects variable. Where the research is descriptive, provide descriptions to provide a clearer picture of situationssocial. In survey research, the final results will explain the characteristics of the variable with other variables (partially and simultaneously).

4. RESULTS AND DISCUSSION

To prove the truth of the allegations regarding whether there is an influence of product, price, promotional place, people, physical evidence and the process of saving decisions is carried out by collecting data using a research questionnaire. In compiling the questionnaire, a list of questions was created, and each question was equipped with answer choices that had to be chosen by the respondent. The questionnaire that had been tested was distributed to 100 PT customer respondents. BPR Gemilang Tembilahan. A series of research results based on a logical sequence/arrangement to form a story. The contents show facts/data and

do not discuss the results. Can use tables and figures but not describe repeatedly the same data in pictures, tables and text. To further clarify the description, please use subtitles. Discussion is a basic explanation, relationships and generalizations shown by the results. The description answers the research question. If there are doubtful results, show them objectively. Where all the questionnaires that had been distributed were successfully collected again. Based on the data tabulation process from the questionnaire results, the general characteristics of the participating respondents can be classified in this research are:

Characteristics of Respondents Based on Gender

Characteristics of respondents based on gender of respondents, employees of Indragiri Islamic University, grouped by category men and women, as seen in the table below.

Table 1
Respondent Characteristics
By Gender

No.	Gender	Frequency	Percentage (%)
1.	Man	43	43
2.	Woman	57	57
	Amount	100	100

Source: Processed Data 2023

Characteristics Based on Education Level

Respondent characteristics are based on the respondent's education level, PT customers. PT. BPR Gemilang Tembilahan is grouped into several categories, as seen in the table below.

Table 2
Characteristics Based on Education Level

No.	Level of education	Frequency	Percentage (%)
1.	SD	1	1
2.	JUNIOR HIGH SCHOOL	3	3
3.	SMA	51	51
4.	S1	42	42
5.	S2	3	3
	Amount	100	100

Source: Processed Data 2023

Job Based Characteristics

If you look at the characteristics of respondents based on work, they can be grouped into several categories.

Table 3

No.	P	Frekuensi	Persenta (%)
1.	Pelajar	15	15
2.	Mahasiswa	22	22
3.	PNS	17	17
4.	Wiraswasta	45	45
5.	Lainnya	1	1
	Jumlah	100	100

Source: Processed Data 2023

Test results
Test results Reliability
From the test result reliability Alpha values obtained for each job description, job specification, job placement and work performance were 0.779, 0.818, 0.824, 0.828 which resulted in a Cronbach Alpha value > 0.60. So it can be concluded that each research instrument is reliable.
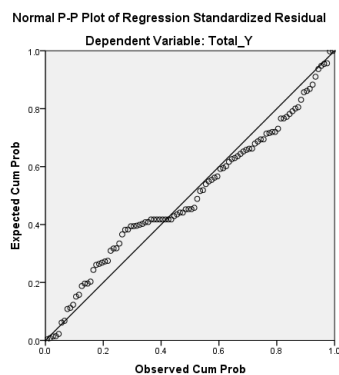
Table 4

Variabel	Item	Koefisien Cronbach Alpha	Keterangan
Produk (X1)	4	.787	Reliabel
Harga (X2)	4	.691	Reliabel
Tempat (X3)	4	.744	Reliabel
Promosi (X4)	4	.778	Reliabel
Orang (X5)	4	.619	Reliabel
Bukti Fisik (X6)	4	.765	Reliabel
Prosess (X7)	4	.769	Reliabel
Keputusan Nasabah (Y)	4	.687	Reliabel

Source: Processed Data 2023

Normality Test Results

Figure 1

From the curve analysis it can be seen that the data spreads around the diagram and follows the regression model so it can be concluded that the data processed is data that is normally distributed so that the normality test is met.

Test results Multicollinearity

Table 5

Variabel bebas	Tolerance	VIF
Produk (X1)	.755	1.324
Harga (X2)	.675	1.480
Tempat (X3)	.574	1.744
Promosi (X4)	.604	1.654
Orang (X5)	.483	2.069
Bukti Fisik (X6)	.683	1.465
Prosess (X7)	.465	2.152

Source: Processed Data 2023

Based on the table above, it can be seen that the independent variables in this study are declared free from multicollinearity. This is proven by the value obtained tolerance for all independent variables greater than 0.10 and the VIF (variance inflation factor) value is less than 10.

Autocorrelation Test Results

Table 6

Model Summary^b

| Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.831^a	.691	.667	.843	1.727

a. Predictors: (Constant), Total_X7, Total_X1, Total_X2, Total_X4, Total_X6, Total_X3, Total_X5
b. Dependent Variable: Total_Y

The autocorrelation test results used the Durbin Watson test. From the SPSS output results for the summary model, the DW value was 1,727. Because this research used a sample size of 100 (n=100) and the number of independent variables was 7 (k=7), then the dl table value is 1.5279 and the du table is 1.8262. These numbers lie in the interval 1.5279-1.8262 so the data shows that there is no autocorrelation.

Heteroscedasticity Test Results

Figure 2

Scatterplot
Dependent Variable: Total_Y
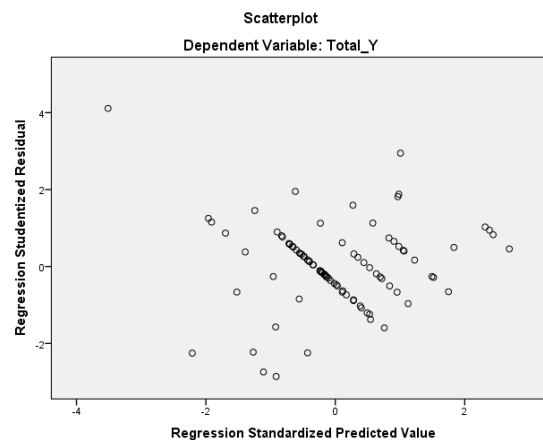
From the graphic images scatterplot Above it can be seen that the dots are spread out and do not form a particular pattern. Thus it can be concluded that this didn't happen heteroscedasticity.

Results of Multiple Linear Regression Analysis

Table 7

	Model	Unstandardized Coefficients		Standardized Coefficients	t	Say.
		B	Std. Error	Beta		
1	(Constant)	1.243	1.224		1.016	.000
	Product_X1	.051	.056	.060	2.905	.003
	Price_X2	.025	.060	.029	2.415	.006
	Place_X3	.036	.052	.053	2.688	.004
	Promotions_X4	.193	.068	.211	2.824	.006
	Person_X5	.277	.069	.333	3.999	.000

Physical Evidence _X6	.137	.069	.140	2.990	.005
Process _X7	.215	.070	.261	3.074	.003

Source: Processed Data, 2023

Based on the resulting regression equation table is as follows:

Y = a + b1X1 + b2X2+ b3X3 + b4X4 + b5X5+ b6X6+b7X7

Y= 1.243+0.051.X1+0.25X2+0.36.X3+193.X4+ 277.X5+137.X6+215.X7 +e

From the equation above it can be explained as follows:

a. Constant (a)

Constant =1.243 meaning that if all independent variables (product, price, place, promotion, people, physical evidence, process) have a value of zero (0) then the value of the dependent variable (customer decision) is 1.243.

b. Product (X1)

The coefficient value for the product variable (X1) is 0.51, meaning that for every one unit increase in the product variable, the customer's decision will increase by 0.51 units assuming that the other independent variables (product, price, place, promotion, people, physical evidence, process) from the regression model is ignored or 0. Likewise the opposite situation.

c. Price (X2)

The coefficient value for the Price variable (X2) is 0.25, meaning that for every increase in the price variable by one unit, customer decisions will increase by 0.25 units, assuming that Other independent variables (product, price, place, promotion, people, physical evidence, process) from the regression model are ignored or 0. Likewise the opposite situation.

d. Place (X3)

The coefficient value for the Place variable (X3) is 0.36, meaning that for every increase variable If one unit is placed, the customer's decision will increase by 0.36 units with the assumption that the other independent variables (product, price, place, promotion, people, physical evidence, process) from the regression model are ignored or 0. Likewise, the opposite is true.

e. Promotions (X4)

The coefficient value for the Promotion variable (X3) is 0.193, meaning that for every increase in the promotion variable by one unit, customer decisions will increase by 0.193 units assuming that the other independent variables (product, price, place, promotion, people, physical evidence, process) from the regression model is ignored or 0. Likewise the opposite situation.

f. People (X5)

The coefficient value for the person variable (X3) is 0.277, meaning that for every one unit increase in the person variable, the customer's decision will increase by 0.277 units assuming that the other independent variables (product, price, place, promotion, person, physical evidence, process) from the regression model is ignored or 0. Likewise the opposite situation.

g. Physical Evidence (X6)

The coefficient value for the Physical Evidence variable (X6) is 0.137, meaning that for each Physical Evidence variable one unit, the customer's decision will increase by 0.137 units assuming that Other independent variables (product, price, place, promotion, people, physical evidence, process) from the regression model are ignored or 0. Likewise the opposite situation.

h. Process (X7)

The coefficient value for the process variable (X7) is 0.215, meaning that if each process variable is one unit, the customer's decision will increase by 0.215 units with the assumption that Other independent

variables (product, price, place, promotion, people, physical evidence, process) from the regression model are ignored or 0. Likewise the opposite situation.

Coefficient of Determination Test Results (R2)

Table 8
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.831[a]	.691	.667	.843	1.727

a. Predictors: (Constant), Total_X7, Total_X1, Total_X2, Total_X4, Total_X6, Total_X3, Total_X5
b. Dependent Variable: Total_Y

The test results of the coefficient of determination can be seen in table 4.18. above shows that, value adjusted R^2 0.691 or 69.1% (sixty nine point one percent). It can be explained that product, price, place, promotion, people, physical evidence, processes have an influence Customer decisions amounted to 69.1% (sixty nine point one percent) and the remaining 30.9% (thirty point nine percent) were influenced by other factors not included in the scope of this research.

5. CONCLUSION

Based on data analysis, interpretation of research results, and discussions previously presented, several conclusions can be drawn from the results of this research as follows:

1. Product Influence on Customer Decisions

In this research, the results of research hypothesis testing were obtained which stated that "There is a positive and significant influence of product variables on customers' savings decisions at PT. BPR Gemilang Tembilahan has been proven to be true. This is indicated by the magnitude of the regression coefficient of 0.51 and significance 0.003 is smaller than alpha 5%. (0.003< 0.05).

With 4 questions asked, from the results of validity testing instrument research (questionnaire) on product variables, it can be seen that $r_{count} \geq r_{table}$, which r_{table} of 100 respondents is 0.195 at a significant 5%. So that all instruments are declared valid. It is clear that the highest answer from respondents is the first item question where BPR Gemilang has various savings products, with a frequency of 81 (eighty one) respondents or 81% (eighty one percent) who answered in the affirmative. Based on the questionnaire regarding overall product variables, customers of PT. BPR Gemilang Tembilahan really likes and wants BPR Gemilang products which are varied and suit customer needs. So that PT. savings products. BPR Gemilang Tembilahan creates customers' decisions to save.

The product variable has a regression value of 0.51. This means that PT customers' savings decisions. BPR Gemilang Tembilahan is positively influenced by the products offered. If the products offered by BPR Gemilang are varied and suit customer needs, savings decisions will tend to increase.

2. The Influence of Prices on Saving Decisions

In this research, the results of research hypothesis testing were obtained which stated that "There is a positive and significant influence of the price variable on customers' savings decisions at PT. BPR Gemilang Tembilahan has been proven to be true. This is indicated by the magnitude of the regression coefficient of 0.25 and significance 0.006 is smaller than alpha 5%. (0.006< 0.05).

With 4 questions asked, from the results of validity testing instrument research (questionnaire) on price variables, it can be seen that r count>r table, where the r table of 100 respondents is 0.195 at a significance of 5%. So that all instruments are declared valid. It is clear that the highest answer from respondents is the second item question, that the minimum balance of BPR Gemilang savings is affordable, with a frequency of respondents of 77 (seventy seven) people or 77% (seventeen seven seven percent) agree that the minimum balance for BPR Gemilang savings is affordable. Overall, from the questionnaire

questions regarding price variables, the minimum balance for BPR Gemilang savings is affordable, and the fees applied to BPR Gemilang savings products are in accordance with the service facilities provided. The price variable has a regression value of 0.25. This means that PT customers' savings decisions. BPR Gemilang Tembilahan is positively influenced by the price offered. If the minimum balance price offered by BPR Gemilang is affordable for customers, savings decisions will tend to increase. So the price offered by PT. BPR Gemilang Tembilahan creates savings decisions.

3. The Influence of Place on Saving Decisions

In this research, the results of research hypothesis testing were obtained which stated that "There is a positive and significant influence of the location variable on customers' savings decisions at PT. BPR Gemilang Tembilahan has been proven to be true. This is indicated by the magnitude of the regression coefficient of 0.36 and significance 0.004 is smaller than alpha 5%. (0.004< 0.05).

With 4 questions asked, from the results of validity testing instrument research (questionnaire) on place variables, it can be seen that r count>rtable, where the r table of 100 respondents is 0.195 at a significance of 5%. So that all instruments are declared valid. It is clear that the highest answer from respondents is the first item, namely the location of BPR Gemilang is very strategic and also the second item, namely the section of BPR Gemilang is close to the city center with the frequency of respondents each amounting to 65 (sixty five) people or 65% (six five). twenty percent) who answered in the affirmative. Overall, from the questionnaire questions regarding location (place), respondents agreed that the location of BPR Gemilang is very strategic and close to the city center. This means that PT customers' savings decisions. BPR Gemilang Tembilahan is positively influenced by the place. If the place or location of BPR Gemilang is very strategic and the location of BPR Gemilang is close to the city center, the decision to save will tend to increase. So that the strategic location of BPR Gemilang increases savings decisions.

4. The Effect of Promotion on Saving Decisions

In this research, the results of research hypothesis testing were obtained which stated that "There is a positive and significant influence of the promotional variable on customers' savings decisions at PT. BPR Gemilang Tembilahan has been proven to be true. This is indicated by the magnitude of the regression coefficient of 0.68 and significance 0.006 is smaller than alpha 5%. (0.006< 0.05).

With 4 questions asked, from the results of validity testing instrument research (questionnaire) on promotion variables, it can be seen that r count>rtable, where the r table of 100 respondents is 0.195 at a significance of 5%. So that all instruments are declared valid. It is clear that the highest answer from respondents is the question where the advertisement displayed is attractive to the public with a frequency of 75 (seventy five) respondents or 75% (seventy five percent) with the alternative answer being agree. which influences customer decisions. Overall, the questionnaire questions regarding the respondent's promotion agree that the advertisement displayed is attractive to the public and obtains information provided through electronic media,internet, newspapers and others. This means that PT customers' savings decisions. BPR Gemilang Tembilahan is positively influenced by Promotions. If the advertisement displayed is attractive to the public, the decision to save will tend to increase. So that promotions or strategic locations of BPR Gemilang increase savings decisions.

5. The Influence of People on Saving Decisions

In this research, the results of research hypothesis testing were obtained which stated that "There is a positive and significant influence of the person variable on customers' savings decisions at PT. BPR Gemilang Tembilahan has been proven to be true. This is indicated by the magnitude of the regression coefficient of 0.69 and significance 0.000 is smaller than an alpha of 5%. (0.000< 0.05). With 4 questions asked, from the results of validity testing instrument research (questionnaire) on person variable, it can be seen that r count>r table, where the r table of 100 respondents is 0.195 at a significance of 5%. So that all instruments are declared valid. It is clear that the highest answers from respondents were the second item and fourth item questions where employees or employees provide information about bank savings products and BPR Gemilang employees use clear communication methods so that it is easy to understand each

respondent frequency 75 (seventy four) people or 74% (seventy five percent) with the alternative answer agree. influential

on customer decisions. Overall, from the questionnaire questions regarding respondents, they agreed that employees or employees provide information about bank savings products and BPR Gemilang employees use clear communication methods so that they are easy to understand. This means that PT customers' savings decisions. BPR Gemilang Tembilahan is positively influenced by the people variable. If employees or employees provide information about bank savings products and BPR Gemilang employees use clear communication methods so that they are easy to understand. Then savings decisions will tend to increase.

6. The Influence of Physical Evidence on Saving Decisions

In this research, the results of research hypothesis testing were obtained which stated that "There is a positive and significant influence of the Evidence variable on customers' savings decisions at PT. BPR Gemilang Tembilahan has been proven to be true. This is indicated by the magnitude of the regression coefficient of 0.69 and significance 0.005 is smaller than alpha 5%. (0.005< 0.05).

With 4 questions asked, from the results of validity testing instrument research (questionnaire) on personal variables, it can be seen that r count>rtable, where the r table of 100 respondents is 0.195 at a significance of 5%. So that all instruments are declared valid. It is clear that the highest answer from respondents was the item question that at BPR Gemilang there is a waiting room

comfortable with a respondent frequency of 77 (seventy seven) people or 77% (seventy seven percent) with the alternative answer agreeing. Overall, from the questionnaire questions regarding physical evidence, respondents agreed that BPR Gemilang provided a comfortable waiting room.

This means that PT customers' savings decisions. BPR Gemilang Tembilahan is positively influenced by the Physical Evidence variable. If BPR Gemilang provides a comfortable waiting room, then savings decisions will tend to increase.

7. The Influence of Process on Saving Decisions

In this research, the results of research hypothesis testing were obtained which stated that "There is a positive and significant influence of the Evidence variable on customers' savings decisions at PT. BPR Gemilang Tembilahan has been proven to be true. This is indicated by the magnitude of the regression coefficient of 0.70 and significance 0.003 is smaller than alpha 5%. (0.003< 0.05).

With 4 questions asked, from the results of validity testing instrument research (questionnaire) on personal variables, it can be seen that r count>rtable, where the r table of 100 respondents is 0.195 at a significance of 5%. So that all instruments are declared valid. It is clear that the highest answer from respondents is the item question that the requirements for saving at BPR Gemilang are easy with a frequency of respondents of 75 (seventy five) people or 75% (seventy five percent) with the alternative answer being agreed. Overall, from the questionnaire questions regarding the process, respondents agreed that the requirements for saving at BPR Gemilang were easy. This means that PT customers' savings decisions. BPR Gemilang Tembilahan is positively influenced by process variables. If BPR Gemilang provides easy requirements for saving at BPR Gemilang, savings decisions will tend to increase.

Suggestion

Suggestions in research for PT. Gemilang Tembilahan People's Credit Bank to remain consistent in carrying out the organization's vision and mission and to further improve the marketing mix strategy (7P) in order to further increase customer interest and decisions to save at PT. Gemilang Tembilahan People's Credit Bank.

6. THANK YOU NOTES

We would like to express our deepest gratitude to all parties who have provided support and contributions to the research entitled "The Influence of Marketing Mix (7P) on Customer Saving Decisions

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