



Analysis of the Effect of Marketing Mix, Brand Image, and Service Quality on Decision Making of Credit Customers (Case Study of Credit Customers of Pt. Bank Perkreditan Milenia Manado)

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Abstract: *One of the factors that can influence customer decisions in taking credit PT. Milenia Manado People's Credit Bank is the quality of service performed by the bank. To attract customers' interest in taking credit, companies must be able to provide the best for their customers. This can be done through the quality of service provided by the company to its customers. The better the quality of service provided to customers, the higher the value of customers to the company. In addition, the marketing mix and brand image affect customer decisions in taking credit. This study aims to determine the effect of marketing mix, brand image, and service quality on customer credit decision making at PT. Manado Milenia People's Credit Bank. This study used multiple linear regression analysis and with a total sample of 96 respondents at PT. Manado Milenia People's Credit Bank. The results of this study indicate that the marketing mix, brand image, and service quality simultaneously influence the decision making of credit customers at PT. Manado Milenia People's Credit Bank. The marketing mix influences the decision making of credit customers at PT. People's Credit Bank Milenia Manado, brand image influences the decision making of credit customers at PT. People's Credit Bank Milenia Manado, and service quality influences the decision making of credit customers at PT. Manado Milenia People's Credit Bank. Manado Milenia People's Credit Bank. The results of this study indicate that the marketing mix, brand image, and service quality simultaneously influence the decision making of credit customers at PT. Manado Milenia People's Credit Bank. The marketing mix influences the decision making of credit customers at PT. People's Credit Bank Milenia Manado, brand image influences the decision making of credit customers at PT. People's Credit Bank Milenia Manado, and the quality of service influences the decision making of credit customers at PT. Manado Milenia People's Credit Bank. Manado Milenia People's Credit Bank. The results of this study indicate that the marketing mix, brand image, and service quality simultaneously influence the decision making of credit customers at PT. Manado Milenia People's Credit Bank. The marketing mix influences the decision making of credit customers at PT. People's Credit Bank Milenia Manado, brand image influences the decision making of credit customers at PT. People's Credit Bank Milenia Manado, and the quality of service influences the decision making of credit customers at PT. Manado Milenia People's Credit Bank. Manado Milenia People's Credit Bank. The marketing mix influences the decision making of credit customers at PT. People's Credit Bank Milenia Manado, brand image influences the decision*



making of credit customers at PT. People's Credit Bank Milenia Manado, and the quality of service influences the decision making of credit customers at PT. Manado Milenia People's Credit Bank. Manado Milenia People's Credit Bank. The marketing mix influences the decision making of credit customers at PT. People's Credit Bank Milenia Manado, brand image influences the decision making of credit customers at PT. People's Credit Bank Milenia Manado, and the quality of service influences the decision making of credit customers at PT. Manado Milenia People's Credit Bank.

Keywords: *Marketing Mix, Brand Image, Service Quality, Credit Customer Decision Making.*

INTRODUCTION

Background

In the current era of globalization, businesses can move quickly and dynamically, which causes intense business competition, so companies must be able to adapt and compete to attract the public and retain it so that they become loyal customers or debtors.

Rural Banks are currently spreading very rapidly which has resulted in increasingly fierce and challenging competition so that companies must be able to create strategies to compete and also have to be able to face competitors both now and in the future (Subagiyo, 2016: 2).

People's credit banks are one type of bank that is known to serve micro, small and medium groups. According to Law no. 10 of 1998 there are two types of banks namely commercial banks and people's credit banks (BPR). Both types of banks have the same task, namely as an intermediate institution that bridges those who have excess funds with those who need funds.

In the process of collecting and channeling funds, each bank has its own policy which can be seen from the banking products it produces, namely loans in the form of working capital, investment and consumption loans but also collects public funds in the form of time deposits, and it is not permitted to carry out other businesses such as foreign exchange transactions, opening demand deposits, insurance and so on in accordance with the provisions set forth. By focusing on small micro groups, rural banks are expected to be able to move the micro small sector. However, the existence of new regulations from Bank Indonesia has increased competition in the MSME financing sector.

The second People's Precredit Bank established in the city of Manado, namely PT. Millenia People's Precredit Bank whose head office is located on Jalan Bethesda. This BPR was established approximately 22 years ago, and already has a branch office in Langowan and a sub-branch in Pasar Segar Paal Dua. Credit products that have been implemented by PT. BPR Millenia from the beginning of its establishment there were 3 types, namely: working capital loans, consumer loans and pension loans.

Data on the number of credit customers/debtors and the total ceiling from 2019-2022, can be seen in table 1 below:



Table 1. Data on the number of credit customers/debtors and the total ceiling from Year 2019-2022 at PT. Millenia People's Credit Bank Manado

Year	Number of Customers/ Credit Debtor	Total Ceiling
2019	412	Rp. 15,324,850,399
2020	650	Rp. 11,292,558,536
2021	415	Rp. 11,951,991,579
2022	240	Rp. 11,081,560,972
Total	1717 credit customers/debtors	Rp. 49,650,961,486

Source: PT. Millenia People's Credit Bank Manado, 2022

Table 1 above shows data on the number of credit customers and the total ceiling from 2019-2022 with a total of 1717 credit customers/debtors and a total ceiling of Rp. 49,650,961,486 which experienced fluctuations (up and down), where from 2019-2020 there was an increase in the number of credit customers/debtors but the total ceiling has decreased, but since 2020-2022 the number of credit customers/debtors, but the total ceiling from 2020-2021 will experience increases and decreases in 2022. The decrease in the number of credit customers/debtors is caused by several things, namely the existence of problem cases or loans in 2021 and 2022, including restructuring of three customers and one new liquid customer which resulted in credit customers/debtors stuck or not paying since the first installment.

Based on data collected by PT. BPR Millenia from 2019-2022 is around 1717 credit customers/debtors and the total credit disbursement based on financial reports consists of types of business or working capital loans and consumer loans. Based on an oral statement from the Director of Operations of PT. Millenia People's Credit Bank saw a decline in credit customers on working capital loans in 2020 by 15% of the total credit customers in current BPRs. This is because the Covid-19 pandemic has affected the income of MSME debtors so that.

In connection with re-optimizing the main function of Rural Banks, namely in providing credit by providing financing for customers, especially MSMEs, an appropriate credit product marketing strategy is needed so that credit products issued by BPRs can be in demand again and compete with other banks. It is hoped that BPR can become one of the economic institutions that can support government programs, namely stabilizing the financial system and supporting economic growth. Based on the background explanation, the authors are interested in conducting research with the title: "Analysis of the Influence of Marketing Mix, Brand Image, and Service Quality on Credit Customer Decision Making (Case Study on Credit Customers of PT. Bank Perkreditan Rakyat Millenia Manado)".

Research purposes

The research objectives in this study were to find out and analyze:

1. The Effect of Marketing Mix, Brand Image, and Service Quality Simultaneously on Credit Customer Decision Making at PT. Millenia People's Credit Bank Manado.
2. The Effect of Marketing Mix on Credit Customer Decision Making at PT. Millenia People's Credit Bank Manado.
3. The Influence of Brand Image on Credit Customer Decision Making on Credit Customers of PT. Millenia People's Credit Bank Manado.
4. The Effect of Service Quality on Credit Customer Decision Making on Credit Customers of PT. Millenia People's Credit Bank Manado.



LITERATURE REVIEW

Marketing Management

According to Kotler and Keller (2018: 27), marketing management is the art and science of choosing target markets and getting, keeping, and growing consumers by creating, delivering, and communicating superior consumer value. According to Kotler and Armstrong (2018: 146), marketing management is the analysis, implementation and supervision of programs aimed at holding exchanges with the intended market with the intention of achieving organizational goals.

Marketing Mix

According to Tjiptono (2019: 41), the marketing mix is a set of tools used by marketers to shape the characteristics of the services offered to customers.

Product

According to Kotler and Armstrong (2017: 266), a product is anything that can be offered to a market to attract attention, acquisition, use or consumption that can satisfy a want or need.

Price

According to Abdurrahman (2016: 9), price is an amount of money that functions as a medium of exchange to obtain a product or service. Price can also be interpreted as determining the value of the product in the minds of consumers. Price, namely the amount of money billed, for a product or service or the amount and value exchanged by customers to obtain benefits and own or use a product and service (Kotler and Armstrong, 2018: 345).

Place

According to Suryana (2016: 209), an attractive place for consumers is the most strategic, pleasant and efficient place.

Promotion

A company's promotion mix, also called a company's marketing communication mix, is a specific blend of advertising, sales promotion, public relations, personal selling and direct marketing tools that companies use to communicate customer value persuasively and build customer relationships (Kotler and Armstrong, 2018: 116).

People

People are an important ingredient in both the production and delivery of most services. People gradually become part of the differentiation where service companies try to create additional value and gain competitive advantage (Sunyoto and Susanti, 2016:65). According to Alma (2018: 234), personal (people) means people who serve or plan services for consumers.

Process (Process)

A process or transformation strategy is an organizational approach to transforming resources into goods and services. The process strategic objective is to find a way of producing goods and services that meet customer requirements and product specifications within cost and other managerial constraints. The process chosen will have a long-term impact on efficiency and production, as well as cost flexibility and the quality of the goods produced. Therefore, many company strategies are determined during this decision process (Heizer & Render, 2016: 332).

Physical Evidence (Physical Evidence)

Physical evidence, namely a number of suggestions and infrastructure owned by the company in carrying out its activities so that various offers shown to its target market can be accepted



effectively and efficiently, namely including parking facilities, landscaping, wireless internet or hotspots and others. This physical evidence is something that actually influences customer decisions to buy and use the services offered (Adam, 2017: 98)

Brand Image (Brand Image)

According to Tjiptono (2019: 49), brand image is a description of consumer associations and beliefs about certain brands. Brand image is the perceptions and beliefs held by consumers, as reflected in consumer associations or memories.

Service quality

According to Tjiptono (2019: 59), service quality is the level of excellence expected and control over that level of excellence to fulfill customer desires.

Previous Research

1. Ningtias and Soemarmo (2019) This study aims to determine the significance of the marketing mix variables which consist of product, price, promotion, place, people, process, and physical evidence of BritAma savings making decisions at PT Bank Rakyat Indonesia (Persero), Puri Anjasmoro Semarang Branch. This study uses primary data from distributing questionnaires and secondary data from literature, books and research journals. The population of this research is all of the customer deposits of BritAma PT Bank Rakyat Indonesia (Persero), Tbk, Puri Anjasmoro Branch, Semarang. The results of this study indicate that product, price, promotion, place, people, process, and physical evidence simultaneously have a significant effect on the decision to save BritAma at PT Bank Rakyat Indonesia (Persero), Tbk Puri Anjasmoro Semarang Branch. Meanwhile, partially, there are only four variables that have a significant effect on Britama making savings decisions, namely product, promotion, place, and process. For the other three variables, price, people, and physical evidence have no significant effect on the decision to save BritAma at PT Bank Rakyat Indonesia (Persero), Tbk Puri Anjasmoro Semarang Branch.
2. Sukidin and Wahyuni (2019) The aim of this study to determine the effect of service quality, credit procedures, and significant interest rates on customer decisions in taking credit at PT. People's Credit Bank Sukowono Arthajaya Jember. The population of this study is all customers who make credit for business capital and consumption registered at PT. Sukowono Arthajaya People's Credit Bank in 2017, namely 1,269 people. The number of samples was determined using the Slovin Formula as many as 93 people. The sampling technique used accidental sampling technique. The data analysis used is multiple linear regression. The results showed that service quality, credit procedures, and interest rates had a significant effect on customer decisions in taking credit at PT. People's Credit Bank Sukowono Arthajaya Jember, either simultaneously or partially. Credit procedures have a dominant influence on customer decisions in taking credit at PT. Sukowono People's Credit Bank.
3. Chrisanti and Saryadi (2017) The aim of this study to determine the effect of interest rates, service quality and operating income on credit decision making (a case study on BNI customers, UNDIP Semarang). This type of research is explanatory research with data collection techniques using questionnaires, interviews and literature studies. This study used purposive sampling as a sampling technique. The sample in this study was 100 respondents who were BNI KCU UNDIP debtors. The analytical method used is simple and multiple regression analysis, with validity and reliability tests. The results of the study show that interest rates, service quality, and operating income have a positive influence on the decision to take credit. The results showed that interest rates, service quality,



Research Concept Framework

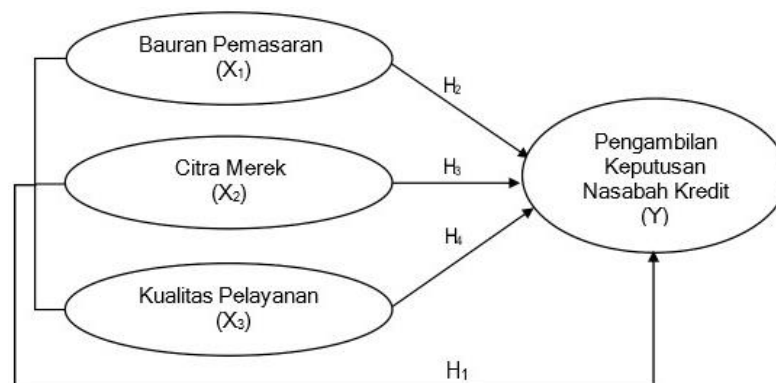


Figure 1. Research Model

Source: Theoretical Studies and Empirical Studies (2022)

hypothesis

Based on the previous description, the hypothesis can be formulated as follows:

H1: Marketing Mix, Brand Image, and Service Quality affect Credit Customer Decision Making at PT. Millennia People's Credit Bank Manado.

H2: Marketing Mix influences Customer Decision Making Credit at PT. Millennia People's Credit Bank Manado.

H3: Brand Image influences Credit Customer Decision Making at PT. Millennia People's Credit Bank Manado.

H4: Service Quality influences Customer Decision Making Credit at PT. Millennia People's Credit Bank Manado.

RESEARCH METHODS

Types of research

The type used in this research is quantitative with associative method. The associative method aims to find a relationship between two variables. Quantitative research methods can be interpreted as research methods based on the philosophy of positivism, used to research populations. Sampling techniques are generally carried out randomly, data collection uses research instruments, data analysis is quantitative/statistical in nature with the aim of testing predetermined hypotheses (Sugiyono, 2019:14).

Location and Research Object

Location in this study at PT. Milenia Manado People's Credit Bank which is located at Jalan Bethesda No.42, Manado, North Sulawesi and the object of research is credit customers. Sugiyono (2019: 19) explains that the object of research is a scientific goal to collect data in order to achieve certain benefits about something that is objective, valid, and reliable about a thing (certain variables).

Method of collecting data

The data collection method in this study is the questionnaire method. A way to obtain data by distributing questionnaires that have been prepared by researchers in accordance with the objectives. According to Sugiyono (2019: 142), a questionnaire is an efficient data collection



technique if the researcher knows with whom the variable will be measured and knows what can be expected from the respondent. Questionnaires can be in the form of open questions, can be given to respondents directly. In carrying out this method, the researchers collected data by distributing questionnaires directly to credit customers at PT. Manado Milenia People's Credit Bank.

Population and Research Sample

The population in the study is the area that the researcher wants to examine. According to Sugiyono (2019) states that the population is a generalized area consisting of objects/subjects that have certain qualities and characteristics determined by researchers to study and then draw conclusions. The population in this study are all credit customers. The population of credit customers for working capital recorded at PT. Milenia Manado People's Credit Bank in 2019-2022, namely as many as 1717 people and the error rate is set at 10% or 0.1, so the sample size in this study is:

$n = 945$ rounded up to 95. So, the size of the sample used in the study was 95 respondents.

Research Instrument Scale

The measurement scale is an agreement that is used as a reference for determining the short length of the interval in the measuring instrument, so that the measuring instrument when measured will produce quantitative data (Sugiyono, 2019: 92). In this study, the scale of the research instrument used was the Likert scale.

Research Instrument Testing

Validity test

$$n = \frac{N}{1 + Ne^2}$$

Validity test is used to measure the validity or validity of a questionnaire. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire. Validity testing was carried out by conducting a bivariate correlation between each indicator score and the total score of the construct. The results of the bivariate correlation analysis by looking at the output pearson correlation (Ghozali, 2018).

Reliability Test

The real reliability test is a tool for measuring questionnaires or questionnaires which are indicators of variables or constructs. A questionnaire or questionnaire is said to be reliable or reliable if one's answers to the questions are consistent or stable from time to time. Questionnaire or questionnaire items are said to be reliable (proper) if Cronbach's Alpha ≥ 0.6 and are said to be unreliable if Cronbach's Alpha < 0.6 . (Ghozali, 2018:47). The formula used also uses the r product-moment formula if $r_{count} > r_{table}$, then all of the existing questionnaire items are declared reliable.

Normality test

The normality test was carried out to see whether the independent variable and dependent variable in the regression model have normally distributed data or not. According to Sugiono (2017), the Normality Test is a test to see whether the residuals obtained have a normal distribution. This statistical test uses the Kolmogorov-Smirnov test. If the Significant value > 0.05 , then it is said that the residuals are normally distributed, and vice versa.

Multicollinearity Test

To find whether or not multicollinearity exists in the regression model, it can be seen from the tolerance value and the variance inflation factor (VIF) value. The tolerance value measures the variability of the selected independent variables which cannot be explained by other independent



variables. So a low tolerance value is the same as a high VIF value, because $VIF = 1/\text{tolerance}$, and indicates high collinearity. The cut off value used is for a tolerance value of 0.10 or a VIF value above 10.

Homoscedasticity Test

Homoscedasticity occurs when the probability distribution remains the same in all observations x , and the variance of each residual is the same for all values of the explanatory variable.

Multiple Linear Regression Analysis

Multiple linear regressions is a regression model that involves more than one independent variable. Multiple linear regression analysis was carried out to find out the direction and how much influence the independent variables have on the dependent variable (Ghozali, 2018).

Coefficient of Determination (R²)

Testing the coefficient of determination was carried out with the intention of measuring the ability of the model to explain how the effect of the independent variables jointly (simultaneously) affects the dependent variable which can be indicated by the adjusted R-Squared value (Ghozali, 2016).

Simultaneous Significance Test (F Test)

The F test aims to find out whether the independent variables simultaneously (simultaneously) affect the dependent variable. The F test was carried out to see the effect of all the independent variables together on the dependent variable. The level used is 0.5 or 5%, if the significant value of $F < 0.05$ it means that the independent variables simultaneously affect the dependent variable or vice versa (Ghozali, 2016).

Variable Operational Definitions

1. The strategy of combining marketing activities, in order to create the maximum combination so that the most satisfying results will appear. Indicators: product, price, place, promotion, people, process, physical evidence Kotler and Armstrong (2018:79).
2. Perceptions owned by customers to find out how much the brand is stored in their memory. Indicators: the strength of brand associations, the advantages of brand associations, the uniqueness of brand associations Kotler & Keller (2018).
3. Efforts to fulfill customer needs and desires as well as the accuracy of their delivery in keeping pace with customer expectations. Indicators: physical evidence, reliability, responsiveness, assurance, empathy Tjiptono (2019: 282).
4. An act of a customer who wants to take credit from a bank, whether to accept or reject it. Indicators: Perception of employee performance, satisfaction with the credit offered, provision of information when requested, distance between locations to banks (location access to banks), service considerations Kotler and Armstrong (2018).

RESEARCH RESULT

Validity Test Results

The results of testing the validity of the research instrument using the Statistical Product Service Solution (SPSS) for windows are summarized in table 2 below:



Table 2. Validity Test Results

Variable	Declaration Items	rcount	rtable	Information
Marketing Mix (X1)	X1.1	0.673	0.203	Valid
	X1.2	0.665	0.203	Valid
	X1.3	0.727	0.203	Valid
	X1.4	0.799	0.203	Valid
	X1.5	0.740	0.203	Valid
	X1.6	0.808	0.203	Valid
	X1.7	0.806	0.203	Valid
Brand Image (X2)	X2.1	0.817	0.203	Valid
	X2.2	0.805	0.203	Valid
	X2.3	0.690	0.203	Valid
Service Quality (X3)	X3.1	0.732	0.203	Valid
	X3.2	0.742	0.203	Valid
	X3.3	0.775	0.203	Valid
	X3.4	0.792	0.203	Valid
	X3.5	0.783	0.203	Valid
Credit Customer Decision Making (Y)	Y1	0.745	0.203	Valid
	Y2	0.740	0.203	Valid
	Y3	0.736	0.203	Valid
	Y4	0.776	0.203	Valid
	Y5	0.568	0.203	Valid

Source: Data Processing, 2022

The results of the analysis can be seen in table 2 above, in the calculated r value column which is the Pearson Correlation for each statement item as a variable indicator. The r value for each statement item turns out to be positive and the value is greater than the product moment r table of 0.203, so it can be concluded that all statement items are valid.

Reliability Test Results

The results of the instrument reliability test used in this study can be seen in table 3 below.

Table 3. Reliability Test Results

No	Variable	Cronbach's Alpha	rtable	Reliability
1	Marketing Mix (X1)	0.863	0.203	Reliable
2	Brand Image (X2)	0.662	0.203	Reliable
3	Service Quality (X3)	0.817	0.203	Reliable
4	Credit Customer Decision Making (Y)	0.753	0.203	Reliable

Source: Processed Data, 2022

The results of this study indicate that the Cronbach Alpha value in Table 5.8 above is above the r table of 0.203, so it can be concluded that the reliability of the construct or research variable is reliable. The results of this study also show that the Cronbach Alpha value for each variable is ≥ 0.6 , so it can be concluded that each statement is said to be reliable.

Normality Test Results

The normality test, which is based on the Kolmogorov Smirnov (KS) nonparametric statistical test, can be seen in table 4 below:



Table 4. Normality Test Results with Kolmogorov Smirnov (KS)

		<i>Unstandardized Residuals</i>
<i>N</i>		95
<i>Normal Parameters, b</i>	<i>Means</i>	.0000000
<i>Cases >= Test Value</i>	<i>std. Deviation</i>	1.45403145
<i>Most Extreme Differences</i>	<i>absolute</i>	.064
	<i>Positive</i>	.045
	<i>Negative</i>	-.064
<i>Test Statistics</i>		.064
<i>asympt. Sig. (2-tailed)</i>		.200c,d

Source: Processed Data, 2022

Based on table 4 above, it shows that the normality test results with Kolmogorov Smirnov (KS), the Asymp value is obtained. Sig. (2-tailed) of 0.200 is greater than 0.05 ($0.200 > 0.05$), it can be concluded that all variables in the regression model used in this study are normally distributed.

Multicollinearity Test Results

The multicollinearity test can be seen from the Variance Inflation Factor (VIF) values for the independent variables of physical evidence, reliability, responsiveness, assurance, and empathy can be seen in table 5 below:

Table 5. Collinearity Model

Model		<i>Collinearity Statistics</i>	
		<i>tolerance</i>	VIF
1	<i>(Constant)</i>		
	Marketing Mix	.518	1930
	Brand Image	.440	2,272
	Service quality	.498	2010

Source: Processed Data, 2022

Table 5 shows that there are no symptoms of multicollinearity if the VIF value < 10 . Because the VIF values of all variables are less than 10, there are no symptoms of multicollinearity in all independent variables. It can be concluded that there are no multicollinearity symptoms in the model.

Correlation Coefficient (R) and Coefficient of Determination (R²)

The value of the correlation coefficient and the coefficient of determination in this research model can be seen in the model summary in table 6 below

Table6.ModelSummary

Model	R	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>
1	.839 ^a	.703	.693	1.47780

Source: Data Processing, 2022

In the summary model, it can be seen that the correlation coefficient (R) produced in model 1 is 0.839. This shows that the marketing mix, brand image, and service quality simultaneously have a strong relationship. The value of the coefficient of determination (R²) generated in model 1 is 0.703. This shows that the contribution of the independent variables, namely marketing mix (X1),



brand image (X2), and service quality (X3) to the dependent variable (credit customer decision making) is 70.3% and the remaining 29.7% is influenced by other variables, which are not examined in this study.

F-Test Results Simultaneously

The results of the simultaneous F-test analysis can be shown in table 7 below:

Table 7. F Test Results

	Model	sum of squares	Df	Mean Square	F	Sig.
1	Regression	471.012	3	157.004	71.891	0.000 ^b
	Residual	198.735	91	2.184		
	Total	669.747	94			

Source: Data Processing, 2022

The results of the analysis obtained Simultaneous Test (F test) with a significant level of p-value = 0.000 <0.05, then Ha is accepted and H0 is rejected. This means that Hypothesis 1 (H1), which states that the marketing mix, brand image, and service quality simultaneously have a significant effect on the decision making of credit customers, which can be accepted or proven.

T test results (partial)

The t (partial) test was carried out to test the significance of the regression coefficients of the independent variables, which can be seen in table 8 below:

Table 8. Test Results t

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	std. Error	Betas		
1. (Constant)	2035	1,300		1,566	001
Marketing Mix	.225	.057	.316	3,979	.000
Brand Image	.320	.136	.203	2,353	.021
Service quality	.398	.074	.437	5,404	.000

Source: Processed Data, 2022

The results of the t-test show that conflict (X1) has a significance level of p-value = 0.000 <0.05, so Ha is accepted and H0 is rejected. This means that the hypothesis (H2) which states that the marketing mix partially has a positive and significant effect on the decision making of credit customers can be accepted or proven.

The results of the t-test show that reliability (X2) has a significance level of p-value = 0.021 <0.05, so Ha is accepted and H0 is rejected. This means that the hypothesis (H3) which states that brand image partially has a positive and significant effect on the decision making of credit customers can be accepted or proven.

The results of the t-test show that service quality (X3) has a significance level of p-value = 0.000 <0.05, so Ha is accepted and H0 is rejected. This means that the hypothesis (H4) which states that service quality partially has a positive and significant effect on the decision making of credit customers can be accepted or proven.

Based on table 8 above, it shows that marketing mix variables contribute 22.5% to credit customer decision making, brand image variables contribute 32% to credit customer decision making, and service quality variables contribute 39.8% to credit customer decision making. Of the three variables, it can be concluded that the variable service quality has the greatest contribution to



customer satisfaction compared to other variables, namely 39.8%. Meanwhile, the marketing mix variable has the smallest contribution to the decision making of credit customers, namely 22.5%.

Discussion

The Influence of Marketing Mix, Brand Image, and Service Quality on Credit Customer Decision Making

Based on the results of SPSS data processing, it shows that the marketing mix, brand image, and service quality simultaneously influence the decision making of credit customers. This means the marketing mix, brand image, and service quality at PT. Milenia Manado People's Credit Bank has been running well so as to give an impression to customers and provide a good image for both customers and quality service. The results of research from Nurdiana (2018), found that brand image and service quality simultaneously influence the decision to borrow micro business customers. The results of research from Alawiyah and Rachmadi (2021), found that the marketing mix and service quality simultaneously influence purchasing decisions.

The Effect of Marketing Mix on Credit Customer Decision Making

Based on the data obtained from the respondents' answers to the questionnaire, as a whole the customers at PT. Milenia Manado People's Credit Bank has a good perception or response regarding the marketing mix. The results of the study show that the marketing mix has a positive and significant effect on the decision making of credit customers. This can be interpreted that the marketing mix at PT. Milenia Manado People's Credit Bank has made a good contribution to customer decisions in taking credit. This means that most customers decide to take credit at PT. People's Credit Bank Milenia Manado, because the price offered is quite competitive when compared to other credit banks that offer similar credit products. In addition, a strategic place/location, easily accessible as well as satisfying service supported also by attractive promotions causing customers to decide to take credit at PT. Manado Milenia People's Credit Bank. Therefore, the PT. It is recommended that the People's Credit Bank of Milenia Manado continue to utilize the marketing mix for customer decisions as one of the marketing mixes because through bank marketing, product types can be more widely known by the public and sufficient to have a positive influence on credit customer decision making. PT. Milenia Manado People's Credit Bank should consider implementing a Service Marketing Mix strategy that will be used to expand market share. Therefore, the PT. It is recommended that the People's Credit Bank of Milenia Manado continue to utilize the marketing mix for customer decisions as one of the marketing mixes because through bank marketing, product types can be more widely known by the public and sufficient to have a positive influence on credit customer decision making. PT. Milenia Manado People's Credit Bank should consider implementing a Service Marketing Mix strategy that will be used to expand market share. Therefore, the PT. It is recommended that the People's Credit Bank of Milenia Manado continue to utilize the marketing mix for customer decisions as one of the marketing mixes because through bank marketing, product types can be more widely known by the public and sufficient to have a positive influence on credit customer decision making. PT. Milenia Manado People's Credit Bank should consider implementing a Service Marketing Mix strategy that will be used to expand market share. PT. Milenia Manado People's Credit Bank should consider implementing a Service Marketing Mix strategy that will be used to expand market share. PT. Milenia Manado People's Credit Bank should consider implementing a Service Marketing Mix strategy that will be used to expand market share.

The results of this study are in line with research from Jaminyasa, Martadiani, and Amerta (2017), which found that the marketing mix has a positive and significant effect on consumer purchasing decisions. The results of research from Wahid and Basalamah (2016), which found that the



marketing mix has a positive and significant effect on customer decisions in choosing home purchase loans.

The Effect of Brand Image on Credit Customer Decision Making

Based on the results of the regression coefficient test that has been carried out, it shows that the brand image variable has a positive and significant effect on the decision making of credit customers. This is because customers can see the brand image of PT. Milenia Manado People's Credit Bank is good in the view of customers and influences customer credit decision making. Therefore, PT. People's Credit Bank Milenia Manado must always build and manage a brand image because one of the factors in a customer's success in taking credit is to create and maintain a brand image owned by the bank. Brands have an important role in the customer's decision to take credit at the bank. PT. Milenia Manado People's Credit Bank has a superior brand image so that PT.

The results of this study are supported by research conducted by Simangunsong and Harahap (2022), found that brand image has a positive and significant effect on customer credit decisions. The results of the research are from Wahyoedi and Santoso (2021), who found that brand image has a positive and significant effect on purchasing decisions, where a good brand image will influence the decision to purchase a car on credit.

The Influence of Service Quality on Credit Customer Decision Making

Based on the results of the regression coefficient test that has been carried out, it shows that the service quality variable has a positive and significant effect on the decision making of credit customers. It means. service quality at PT. Milenia Manado People's Credit Bank has been running well and making a good contribution to customers in taking credit. This means that the increase in credit customer decision making depends on how big the PT. Milenia Manado People's Credit Bank in improving the quality of its services so that it can provide maximum profit for the company. In addition, the perceived service is in accordance with customer expectations so that this encourages customers to decide to take credit at PT. Manado Milenia People's Credit Bank.

Research conducted on customers shows that the best service quality is the service provided by employees according to what customers expect. This is indicated by the highest statement score on the service quality variable, while the lowest score is the statement that employees of PT. Milenia Manado People's Credit Bank has a good ability to serve customers.

Service quality is a customer's point of view regarding the superiority of the service they receive from financial service providers, in this case PT. Manado Milenia People's Credit Bank. Assessment of service quality is not from the point of view of the financial service provider company but from the customer's point of view.

The results of this study are in line with research from Sukidin and Wahyuni (2020), which found that service quality has a positive and significant effect on customer decisions in taking credit. The results of research from Chrisanti and Saryadi (2017), found that service quality has a positive and significant effect on the decision to take credit.

CLOSING

Conclusion

1. Marketing mix, brand image, and service quality simultaneously affect the decision making of PT. Millennium People's Credit Bank Manado. This means the marketing mix, brand image, and service quality at PT. Milenia FManado People's Credit Bank has been running well so as to impress customers and provide a good image for both customers and quality service.
2. The results showed that the marketing mix had a positive and significant effect on the decision making of credit customers at PT. Millennium People's Credit Bank Manado. This can be



interpreted that the marketing mix at PT. Milenia Manado People's Credit Bank has made a good contribution to customer decisions in taking credit.

3. Brand image has a positive and significant effect on the decision making of credit customers of PT. Millennia People's Credit Bank Manado. This is because customers can see the brand image of PT. Milenia Manado People's Credit Bank is good in the view of customers and influences customer credit decision making.
4. Service quality has a positive and significant effect on customer decision making at PT. Millennia People's Credit Bank Manado. It means. service quality at PT. Milenia Manado People's Credit Bank has been running well and making a good contribution to customers in taking credit. This means that the increase in credit customer decision making depends on how big the PT. Milenia Manado People's Credit Bank in improving service quality and being able to have loyal customers so that it can provide maximum profit for the company. In addition, the perceived service is in accordance with customer expectations so that this is encouraging customers to decide to take credit at PT. Manado Milenia People's Credit Bank.

Suggestion

1. PT. It is recommended that the People's Credit Bank of Milenia Manado continue to utilize the marketing mix for customer decisions as one of the marketing mixes because through bank marketing, product types can be more widely known by the public and sufficient to have a positive influence on credit customer decision making.
2. PT. Milenia Manado People's Credit Bank should consider implementing a Service Marketing Mix strategy that will be used to expand market share.
3. PT. Milenia Manado People's Credit Bank has a superior brand image so that PT. People's Credit Bank Milenia Manado must continue to be able to maintain its superiority against brand image competition with other credit banks, it is hoped that the bank will be able to combine brand image variables with other variables in order to maintain and develop success.
4. PT. Milenia Manado People's Credit Bank must always build and manage a brand image because one of the factors in a customer's success in taking credit is to create and maintain a brand image owned by the bank.
5. PT. Milenia Manado People's Credit Bank must improve service quality in order to attract as many potential customers as possible to take business capital loans.
6. PT. People's Credit Bank Milenia Manado needs to maintain the quality of service that has been built and improve aspects of supporting service quality such as queue number machines so that customers are always satisfied and will later become loyal customers.

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