

Creating Purchase Decision of Bank Customers: Analysis of Product Quality, Place, Service Quality And Promotion (a Case Study on *TAPLUS Bisnis* Service of BNI Kelapa Dua Depok)

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ABSTRACT: This research aimed to investigate and analyze whether product quality, place, service quality, and promotion influence customers' decision to choose *Taplus Bisnis* service of BNI KCP Kelapa Dua Depok either partially or simultaneously. The data were obtained through bank customer survey. Of 261 customers, using Slovin's formula, 100 respondents who have become the bank customer for at least one year were selected. Linear regression method with four independent variables was used in this research. It was found that the coefficient of determination was 0.573 which means that the percentage of independent variables (product quality, place, service quality, and promotion) influence on dependent variable (purchase decision) was 57.3%. Another 42.7% was influenced by other variables which are not determined in this research. The results showed that the independent variables had significant positive impact on the bank customers' purchase decision either partially or simultaneously. Regarding the research location, BNI, purchase decision in this term refers to the decision of the bank customers to choose *Taplus Bisnis*.

Keywords: Product Quality, Place, Service Quality, Promotion, Purchase Decision

I. INTRODUCTION

Saving is customer's decision. According to Schiffman and Kanuk (2008:485), decision is the selection of two or more alternatives. If someone has an intention either to make or not to make a purchase, with X and Y brand options, the person is in a decision-making process. A purchase decision is influenced by product options, brand alternatives, distributor choices, number of purchase, time of purchase, and payment methods (Kotler, 2008:178). Customers choose various offers based on their perception toward the most valuable offer. Value is the combination of quality, service, and price.

Table 1.1 shows the decrease on the number of bank customers who open an account for *Taplus Bisnis*, compared to those having regular *Taplus*. It shows comparison of number of the customers recorded from 2012 to 2015.

Table 1.1 Comparison of Customer Number of *Taplus* and *Taplus Bisnis* BNI KCP Kelapa Dua Depok

YEAR	TAPLUS BISNIS	TAPLUS	Difference
2012	341	1646	1305
2013	231	1723	1492
2014	219	1731	1512
2015	251	1855	1604

Source : Perolehan Nasabah BNI KCP Kelapa Dua, year 2012 – 2015

Banking sector competition in Indonesia increases continuously. Banks today are becoming customer-centric, that their services are customer needs- based. In this digital era, technology becomes necessary so that banks are required to create some innovations such as implementation of technology, either internet network or gadget, in some banking transactions with some restrictions.

The changes in maintenance fee applied from 1 July 2012 is found to make it hard to sell *Taplus BNI*. Table 1.2 shows the changes of the maintenance fee.

Table 1.2: The Changes of Maintenance Fee of *Taplus Bisnis*

Rate	before 1 Juli 2012	from 1 Juli 2012
Monthly maintenance fee	Free	IDR10,000/month
Penalty of under minimum average daily balance	IDR20,000/month	IDR20,000/month

Source: BNI Forum

The lack of promotion of *Taplus Bisnis* excellences through either direct sales, leaflet, or product bundling leads to the decreased customer interest in the product.

Table 1.4: Comparison of Banner Placement in 2012-2015

No	Types of Promotion	Number per Year (Unit)	Year	Percentage of Decrease
1	Banner	6	2012	100%
2	Banner	4	2013	33%
3	Banner	2	2014	50%
4	Banner	12	2015	120%

Source : *Perolehan Nasabah* BNI KCP Kelapa Dua, year 2012 – 2015

Seen from the infrastructure of the bank in 2012-2015, it is known that the bank did not offer comfortable environment to its customers. The data are shown in Table 1.4.

Table 1.6 Infrastructure in 2012-2015

No	Infrastructure	Year	Finding
1	Broken AC, broken queue machine, damaged upper wall, less comfortable pantry, unavailable customer toilet, and dirty security office	2012	48
2	Banking Hall area cleanliness	2013	36
3	ATM Gallery	2014	18
4	Infrastructure Maintenance and premises	2015	12

Source : *Register perbaikan sarana dan prasarana* BNI KCP. Kelapa Dua, year 2012-2015

The table shows that some infrastructure components which do not meet the standard of comfort expected by the bank customers include the broken air conditioner, the pantry, and the toilet. The components made the customers feel uncomfortable. This influenced the customers' purchase decision.

In accordance with the previous explanation, the research questions are:

- 1) Does the product quality influence the customers' decision to choose *Taplus Bisnis* service of BNI KCP Kelapa Dua Depok?
- 2) Does the place condition influence the customers' decision to choose *Taplus Bisnis* service of BNI KCP Kelapa Dua Depok?
- 3) Does the service quality of the bank influence the customers' decision to choose *Taplus Bisnis* service of BNI KCP Kelapa Dua Depok?
- 4) Does any promotion of the product influence the customers' decision to choose *Taplus Bisnis* service of BNI KCP Kelapa Dua Depok?
- 5) Do the product quality, place, service quality, and promotion simultaneously influence the the customers' decision to choose *Taplus Bisnis* service of the bank?

II. LITERATURE REVIEW

Product is anything which can be offered to market for interest, acquisition, use, or consumption that can meet some needs or desire (Kotler and Armstrong, 2011:236). Buchari Alma (2007:130) state that product is a part of marketing mix known as 4Ps; Eliot and Walter suggest that marketing mix involve 7Ps, and product is included. Product is something which can be offered by producers to market for consumption (Tjiptono, 2008:88)

Product quality is the ability of a product to perform its functions, including its entire durability, reliability, precision, user-friendliness, reparation and its other components (Kotler and Amstrong, 2012:283). Furthermore, Kotler and Keller (2009:143) state that quality is the best guarantee for customer loyalty. According to (Aleksandra Maric, 2009:1), quality is the product appropriateness of its consumer specifications. The importance of quality level is also explained by Tjiptono (2006:116). The right quality control results in customer satisfaction (Burlikowsa, 2007).

Place is the activity of a company that makes a product available (Kotler and Amstrong, 2005). According to (2004:14), place is related to time, location and the way services are given to the customers.

According to Gronroos in Ratminto and Winarsih (2005:2), service is an abstract activity or serial activities as a result of interaction between customers and officers. Sutedja (2007:5) states that a service includes speed, comfort place, and reasonable price. Yusuf Suit (2012:88) suggests that an excellent service involves reliability, speed, empathy, and interesting appearance. Kasmir (2005:39) mentioned some important different factors including aspects of trust, secrecy guarantess and accuracy. According to Tjiptono (2012:157), the most important thing of quality is the attempt to meet the needs and intentions of customers and the appropriateness of its delivery. In this research, the dimension of service quality is adopted from some sources involving Kotler and Keller (2012:365), Saleh (2010:103), and Ariani (2009:180).

The last independent variable of this research is promotion. According to Henry Simamora (2007:614), promotion is an effort of a company to influence its potential customers. Kotler (2010:426) defines promotion as some activities which are done by a company to inform the advantages of its products and to influence people to buy the products. In this research, the dimension of promotion proposed by Kotler and Armstrong (2008) is used. Purchase decision is a stage of decision-making process of customers on which they clearly decide to buy a product. The decision-making is an activity of individual who is directly involved in obtaining and using the offered product. Regarding this, it can be concluded that purchase decision is the final stage, and it is a result of selecting two or more alternatives. While decision-making is the activity of customer before making the purchase decision.

According to Schiffman and Kanuk (2007; 228), decision is the selection of two or more alternatives. In other words, there must be more than one options offered to someone while making decision. If someone has an intention either to make or not to make a purchase, the person is in a decision-making process. Purchase decision is made after a customer considers the worthiness of the product, regarding some received information and noticed real condition of the product. The final decision is influenced by the strong intention of the customer to buy the product. Purchase decision is the customer action to buy or not to buy the product (Zeithaml, 2007:360). Kotler (2006:129) mentions five types of decision which customers make, which are:

- 1) Product Options. Customers can decide to buy a product or to use their money for other needs.
- 2) Brands. Customers must decide which brand to buy since every brand has its own benefits.
- 3) Distributor Choices. Customers need to decide which distributor to be visited.
- 4) Time of Purchase. Customers may have different consideration of time of purchase.
- 5) Number of Purchase. Customers can decide how many products to be bought in a time.

In this research, purchase decision refers to bank customer's decision to open an account at BNI.

Based on the problem of the research which has been stated, that is the influence of perception toward product quality, place, service quality, and promotion on customer purchase decision, literature review and some previous studies, the conceptual framework of the research is illustrated in Figure 3.4.

- 1) Product quality (X_1) refers to *Taplus Bisnis*, a product of BNI which is being studied, that influences purchase decision of customers (Y).
- 2) Place (X_2) is infrastructure of BNI KCP Kelapa Dua that influences purchase decision of customers (Y).
- 3) Service quality (X_3) is the ability of officers of BNI KCP Kelapa Dua in delivering service to its customers that can influence purchase decision of customers (Y).
- 4) Promotion (X_4) refers to media used to provide information about the bank product that can influence purchase decision of customers (Y).
- 5) Product quality (X_1), place (X_2), service quality (X_3), and promotion (X_4) can simultaneously influence purchase decision of customers (Y).

Figure 3.4 shows that all independent variables of the research, including product quality, place, service quality, and promotion, are assumed to either partially or simultaneously influence the dependent variable that is purchase decision of customers.

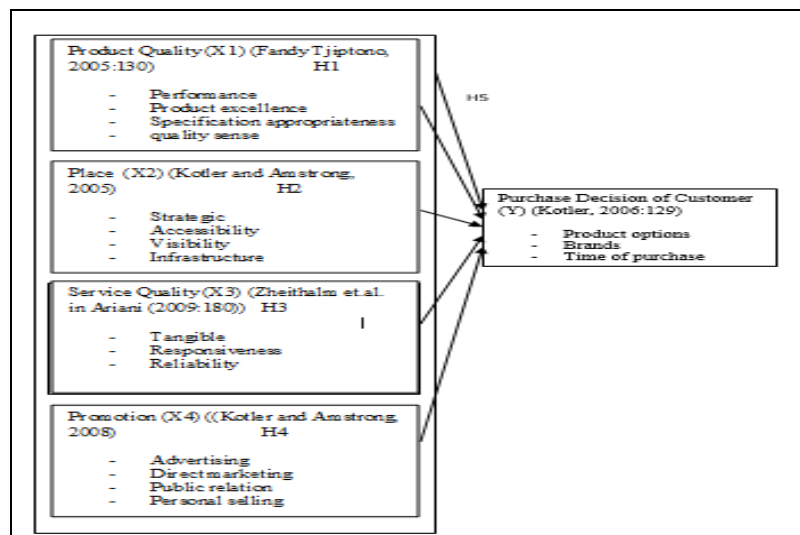


Figure 3.4. Conceptual Framework

Source is developed in this research, 2016

Hypothesis

The research hypotheses are :

- 1) Product quality is assumed to influence purchase decision of customers, choosing *Taplus Bisnis*.
- 2) The place is assumed to influence purchase decision of customers, choosing *Taplus Bisnis*.
- 3) Service quality is assumed to influence purchase decision of customers, choosing *Taplus Bisnis*.
- 4) Promotion is assumed to influence purchase decision of customers, choosing *Taplus Bisnis*.
- 5) Product quality, place, service quality, and promotion are assumed to simultaneously influence the purchase decision of customers, choosing *Taplus Bisnis*.

III. RESEARCH METHOD

This research applied quantitative method based on the questionnaire results. The data are quantitative, in the form of numbers or qualitative data scoring. Questionnaires are used for data collection. To obtain representative population was cluster random sampling used. While simple random sampling was chosen to determine the respondents. Population of the research was 261 samples. Using Slovin’s formula, 100 respondents are selected.

The data were analyzed using multiple linear regression analysis with SPSS 22 (Statistical Product and Service Solutions). Multiple linear regression is a statistical tool used to reveal influence of some variables on a certain variable. Before analyzing the data, test of questionnaire validity and reliability and test of classical assumption toward indicators, dimensions, and research variables were performed.

IV. RESULT AND DISCUSSION

In accordance with data collection design, 100 respondents who have become the bank customer for at least one year were selected. The characteristics of the respondents, their demographic including gender, age, and education were explained.

Table 5. Characteristics of Respondents

No.	Characteristics		Number	Percentage (%)
1	Gender	Male	43	43,0
		Female	57	57,0
2	Age	< 30 years	21	21.0
		>30 – 40 years	41	41.0
		41 – 60 years	38	38.0
3.	Education	D3	53	53.0
		S1	39	39.0
		S2	8	8.00

Source: Primary Data, 2016

The table shows that 57% of the respondents are female and 43% of them are male. The male respondents are fewer because referring to the product studied in the research management of family finance are commonly managed by women. The range of respondent ages is divided into three categories: (1) 21% of them are under 30 years old, (2) 41% of them are between 30 years old and 40 years old, and (3) 38% of them are between 40 years old and 60 years old. The distributions of respondents by their education level including D3, S1, and S2 are 53%, 39%, and 8% respectively. The composition of the respondents’ education level was expected to support the research.

All independent variables, product quality, place, service quality, and promotion, were tested for their validity. The result of test validity is shown in Table 5.4.

Table 5.4 Result of Test Validity of Product Quality

Variable	Indicators	R _{statistic}	r _{table}	Status
Product quality (X₁)	Item1	0.782	0.361	Valid
	Item2	0.778	0.361	Valid
	Item3	0.636	0.361	Valid
	Item4	0.827	0.361	Valid
	Item5	0.728	0.361	Valid
	Item6	0.626	0.361	Valid

Source : Data Processing , 2016

There are six items of product quality variable. All items of the variable are not eliminated as the value for r (*Pearson Correlation*) is above 0.30 indicating that their status is valid.

Table 5.5 Result of Test Validity of Place

Variable	Indicators	R _{statistic}	r _{table}	Status
Place (X ₂)	Item7	0.796	0.361	Valid
	Item8	0.615	0.361	Valid
	Item9	0.638	0.361	Valid
	Item10	0.717	0.361	Valid
	Item11	0.806	0.361	Valid
	Item12	0.813	0.361	Valid
	Item13	0.727	0.361	Valid
	Item14	0.772	0.361	Valid

Source : Data Processing , 2016

There are eight items of place variable. All items of the variable are not eliminated as the value for r (*Pearson Correlation*) is above 0.30 indicating that their status is valid.

Table 5.6 Result of Test Validity of Service Quality

Variable	Indicators	R _{statistic}	r _{table}	Status
Service Quality (X ₃)	Item15	0.585	0.361	Valid
	Item16	0.648	0.361	Valid
	Item17	0.593	0.361	Valid
	Item18	0.592	0.361	Valid
	Item19	0.501	0.361	Valid
	Item20	0.551	0.361	Valid
	Item21	0.704	0.361	Valid
	Item22	0.807	0.361	Valid
	Item23	0.790	0.361	Valid
	Item24	0.589	0.361	Valid
	Item25	0.646	0.361	Valid
	Item26	0.646	0.361	Valid

Source : Data Processing , 2016

There are 12 items of service quality variable. All items of the variable are not eliminated as the value for r (*Pearson Correlation*) is above 0.30 indicating that their status is valid.

Table 5.7 Result of Test Validity of Promotion

Item -Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Item27	32.70	28.769	.798	.888
Item28	32.63	30.516	.756	.892
Item29	32.53	29.913	.783	.889
Item30	32.57	31.220	.686	.896
Item31	32.63	28.999	.695	.897
Item32	32.37	32.240	.631	.900
Item33	32.63	31.964	.629	.900
Item34	32.90	32.438	.551	.906
Item35	32.90	32.231	.648	.899

There are 9 items of service quality variable. All items of the variable are not eliminated as the value for r (*Pearson Correlation*) is > 0.30 indicating that their status is valid.

Table 5.8 Result of Test Validity of Purchase Decision

Variable	Indicators	R _{statistic}	r _{table}	Status
Purchase Decision (Y)	Item36	0,759	0,361	Valid
	Item37	0,784	0,361	Valid
	Item38	0,896	0,361	Valid
	Item39	0,847	0,361	Valid
	Item40	0,817	0,361	Valid

Source : Data Processing , 2016

Table 5.9 Test Reliability of Research Variables

No	Research Variables	Cronbach's Alpha	N of Items	Standard Value
1.	Product Quality	0.827	6	0.60
2.	Place	0.877	8	0.60
3.	Service Quality	0.867	12	0.60
4.	Promotion	0.907	9	0.60
5.	Purchase Decision	0.879	5	0.60

Source : Data Processing , 2016

In SPSS program, Cronbach Alpha method is used. A questionnaire is reliable if the value of Cronbach Alpha is above 0.60.

Normality Test

Figure 5.1 shows that data of the questionaired have bell-shaped curve (normal distribution).

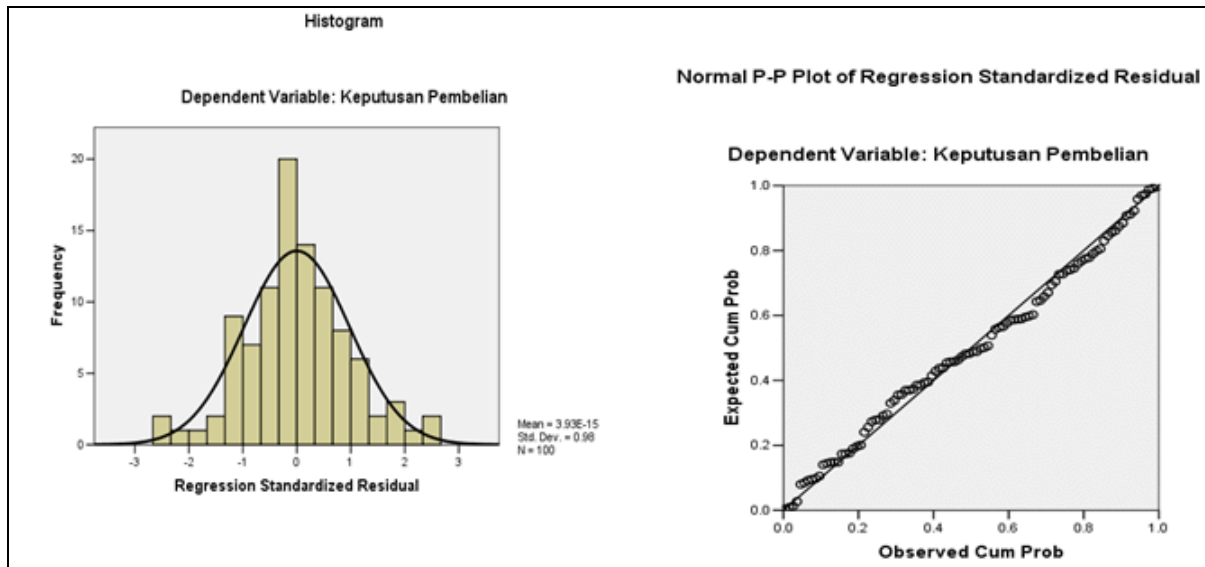


Figure 5.7. Normality Test

Source : Data Processing , 2016

Table 5.15 Result of Normality Test

Variables	Asymp. Sig
Product Quality	0.210
Place	0.673
Service Quality	0.369
Promotion	0.547
Purchase Decision	0.063

Source : SPSS 22.0 Data Processing, 2016

Table 5.15 shows regression models of product quality with Asymp. Sig. (0.210) > 0.05, place with Asymp. Sig. (0.673) > 0.05, service quality Asymp. Sig. (0.369) > 0.05, and promotion with Asymp. Sig. (0.547) > 0.05.

Multicollinearity Test

This test aims to investigate whether in regression model there is correlation among the independent variables.

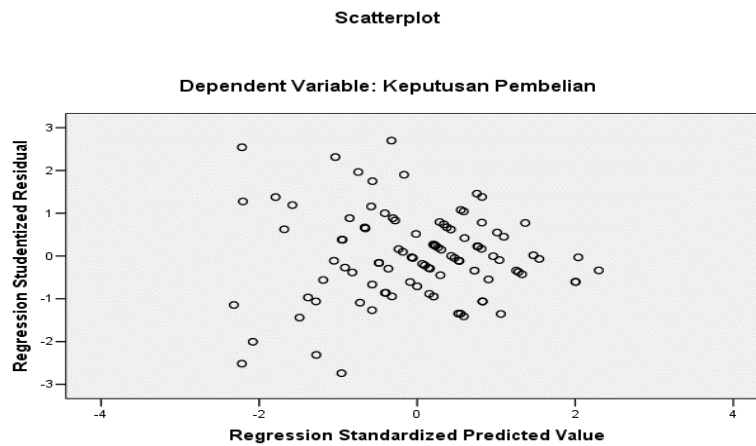
Table 5.16 Result of Multicollinearity Test

Variables	Tolerance	VIF
Product Quality	0.592	1.690
Place	0.409	2.445
Service Quality	0.571	1.751
Promotion	0.541	1.848

Source : SPSS 22.0 Data Processing, 2016

Heteroscedasticity Test

Heteroscedasticity test is used to detect same variance of residuals accross observations in regression. The result of the test is shown in Figure 5.8.



Source : SPSS 22.0 Data Processing, 2016

Figure 5.8 Heteroscedasticity Test

Discussion

Multiple Linear Analysis

In this research regression analysis is used to find the significance of influence of the independent variables, product quality (X₁), place (X₂), service quality (X₃), and promotion (X₄) on the dependent variable that is purchase decision of customers (Y).

Result of multiple linear regression is shown in Table 5.16.

Table 5.16 Result of Multiple Linear Regression

Variables	Coefficient	Sig.	Standardized coef Beta
(Constant)	0.870	2.748	0.007
Product quality	0.198	2.405	0.018
Place	0.183	2.148	0.034
Service quality	0.259	3.084	0.003
Promotion	0.207	2.324	0.022
F	31.836		0.000
Adjusted R	0.555		
R Square	0.573		

Source : Processed Questionnaire Data, 2016

$$\hat{Y} = 0.870 + 0.210X_1 + 0.225X_2 + 0.274X_3 + 0.212X_4$$

The resulted equation is interpreted as follow:

- 1) β_0 (constant) = 0.870 means that the value of purchase decision of customer (Y) is 0.870 if the value of independent variables, product quality (X₁), place (X₂), service quality (X₃), and promotion (X₄) is null.
- 2) $\beta_1 = 0.210$ means that if product quality (X₁) increases 1 point and place (X₂), service quality (X₃), and promotion (X₄) are constant, the purchase decision of customer (Y) will increase.
- 3) $\beta_2 = 0.225$ means that if place (X₂) increases 1 point and product quality (X₁), service quality (X₃), and promotion (X₄) are constant, the purchase decision of customer (Y) will increase.
- 4) $\beta_3 = 0.274$ means that if service quality (X₃) increases 1 point and product quality (X₁), place (X₂) and promotion (X₄) are constant, the purchase decision of customer (Y) will increase.
- 5) $\beta_4 = 0.212$ means that if promotion (X₄) increases 1 point and product quality (X₁), place (X₂) and service quality (X₃) are constant, the purchase decision of customer (Y) will increase.

Multiple Test of Hypothesis (F Test)

Hypothesis Testing (Testing Hypothesis) aims to clarify the characteristics of certain relationships or differences between groups or the independence of the two factors ataul ore in a situation, (Ali, Hapzi & Nandan L, 2013: 72)

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14.267	4	3.567	31.836	.000 ^a
	Residual	10.643	95	.112		
	Total	24.910	99			

a. Predictors: (Constant) product quality, place, service quality, and promotion

b. Dependent Variable: Purchase decision of customers

F test was done to find the simultaneous influence of independent variables, product quality, place, service quality, and promotion, on dependent variable, purchase decision of customers. Value of Sig. 0.000 shows that α (alpha) is significant, 0.05 two tailed level of significance. Due to probability value under 0.05, the regression model is appropriate to predict the purchase decision. The test was done by comparing the value of F-table and F-statistic. The values of F-table and F-statistic are 2.47 and 31.836 respectively (Table F). The result obtained is:

F-statistic (31.836) > F-table (2.47)

Therefore, H_0 is declined and H_a is accepted. This proves that the proposed hypothesis, “Product quality, place, service quality, and promotion, simultaneously influence purchase decision of customers” is acceptable; the independent variables simultaneously give significant positive influence on purchase order. It can be concluded that product quality, place, service quality, and promotion simultaneously give significant positive influence on purchase decision.

Partial Test of Hypothesis (T Test)

Partial test of hypothesis of product quality

Table 5.16 shows t-statistic (2.405) > t-table (1.985).

It means t-statistic > t-table; therefore, H_a is accepted and H_0 is declined. It indicates that product quality significantly influences the purchase decision. It proves the hypothesis, “Quality product influences purchase decision”.

Partial test of hypothesis of place

Table 5.16 shows t-statistic (2.148) > t-table (1.985).

It means t-statistic > t-table; therefore, H_a is accepted and H_0 is declined. It indicates that place significantly influences the purchase decision. It proves the hypothesis, “Place influences purchase decision”.

Partial test of hypothesis of service quality

Table 5.16 shows t test = 3.084. The result is: t-statistic(3.084) > t-table (1.985)

It means t-statistic > t-table; therefore, H_a is accepted and H_0 is declined. It indicates that service quality significantly influences the purchase decision. It proves the proposed hypothesis, “Service quality influences purchase decision” is acceptable. Service quality partially gives significant influence on purchase decision.

Partial test of hypothesis of promotion

Table 5.16 shows t-statistic (2.324) > t-table (1.985).

It means t-statistic > t-table; therefore, H_a is accepted and H_0 is declined. It indicates that promotion significantly influences the purchase decision. It proves the hypothesis, “Promotion influences purchase decision” is acceptable. Promotion partially gives significant influence on purchase decision.

Coefficient of Determination (R²)

Shown in Table 5.17, it is suggested that R² coefficient of determination of simultaneous influence of independent variables, product quality (X₁), place (X₂), service quality (X₃), and promotion (X₄), on dependent variable, purchase decision (Y) is 0.573. The relationship level is moderate. R square or coefficient of determination is 0.573, indicating that purchase decision is 57.3 % influenced by the four independent variables of the research and it is 42.7% influenced by other variables.

Correlation Matrix among Dimensions

Variables Variabel	Variables Dimensions	Purchase Decision (Y)		
		Product Options (Y1)	Time of Purchase (Y2)	Brands (Y3)
Product Quality (X ₁)	Performance (X _{1,1})	0.435	0.243	0.301
	Product excellence (X _{1,2})	0.248	0.241	0.212
	Specification appropriateness (X _{1,3})	0.263	0.289	0.337
	Quality sense (X _{1,4})	0.295	0.352	0.330
Place (X ₂)	Strategic (X _{2,1})	0.415	0.416	0.369
	Accessability (X _{2,2})	0.457	0.555	0.511
	Visibility (X _{2,3})	0.270	0.382	0.464
	Infrastructure (X _{2,4})	0.410	0.392	0.369
Service Quality (X ₃)	Tangible (X _{3,1})	0.474	0.459	0.328
	Responsiveness (X _{3,2})	0.322	0.393	0.277
	Reliability (X _{3,3})	0.470	0.409	0.442
	Guarantee (X _{3,4})	0.509	0.435	0.431
	Empathy (X _{3,5})	0.415	0.425	0.375
Promotion (X ₄)	Advertising (X _{4,1})	0.409	0.467	0.367
	Direct Marketing (X _{4,2})	0.306	0.336	0.278
	Public Relation (X _{4,3})	0.292	0.363	0.324
	Personal Selling (X _{4,4})	0.245	0.371	0.521

Source : Processed Data of the Writer ,2016

The research is in accordance with some previous studies using independent variables, product quality, place, service quality, and promotion. As shown in Table 5.20.

Table 5.20. Comparison of Previous Studies

No.	Variables	Results	A.A Ayu Atika	Bei & Chiao	Chinamona	Junio Andreti	Fit/ Gap
			I Ketut Rahyuda I Gst A Kt G(2013)	Nabila H Zhahira dada Maxwell (2013)			
1	X1	X		V X	V		GAP
2	X2	X		X X	V		GAP
3	X3	X		V X	V		GAP
4	X4	V		X X	V		GAP
5	Y	V		V X	V		V Fit

Source : Processed Data of the Writer ,2016

V: significant influence X: insignificant influence

This study has similarities with the research Djumarno, Lies & Ali, Hapzi, 2017), for which the Product, Pricing and Distribution Channels positive and significant impact on the purchase decision either partially or simultaneously on Mandiri e-Cash.

V. CONCLUSION

Conclusion

Based on the result of analysis, it can be concluded that:

- 1) The most dominant dimensions between product quality and purchase decision of the bank customers is performance and product options with 0.435 for value. The excellent performance of BNI is additional value for its customers to choose *Taplus Bisnis*. The product excellence has low correlation; the bank is required to focus on it to increase number of its customers choosing the product.
- 2) The most dominant dimensions between place and purchase decision of the bank customers are accessibility and time of purchase with 0.555 for value. Strategic location dimension of BNI KCP Kelapa Dua has moderate correlation; it is reachable for the customers. Whereas the visibility dimension has low correlation. The bank needs to focus on it to increase number of its customers.
- 3) The most dominant dimensions between service quality and purchase decision of the bank customers are guarantee and product options with 0.509 for value. The customers feel comfortable and secure to save their money due to the availability of prudential banking guarantee. Tangible and infrastructure dimensions have moderate correlation. Responsiveness of the officers has low correlation; BNI KCP Kelapa Dua is required to improve it.
- 4) The most dominant dimensions between promotion and purchase decision of the bank customers are advertising and brands with 0.521 for value. Personal selling has low correlation; the bank needs to improve it.

Overall the correlations among the dimensions, performance, accessibility, guarantee and advertising, are moderate. This proves there is correlation between each independent variable and the dependent variable.

Recommendation

Theoretically, the following recommendations can be made.

- 1) The result of hypothesis test using 0.555 of coefficient of determination (R-squared) shows that the purchase decision of customers is 55.5 % influenced by the four independent variables of the research, product quality (X_1), place (X_2), service quality (X_3), and promotion (X_4), and 44.5% by other variables. Which are involved in 7Ps (Price, People, Process dan Physical Evidence). Quick and reliable service, ability of officers, competitive price of banking sectors lead customers to choose BNI for saving their money and making bank transactions. These other variables, however, were not investigated in this research.
- 2) The research results indicate that the correlation value of performance, accessibility, guarantee, and advertising are dominant in influencing the purchase decision of the customers. These should be maintained. In addition, strategic, tangible, and reliability have to be maintained so that customers choose BNI due to its accessibility, guarantee, marketing excellence and good infrastructure.
- 3) The research results state that the correlation value of product excellence is lower than the values of other dimensions. Therefore, the bank is required to create excellences of *Taplus Bisnis* to make its customers open an account and save their money. For example, BNI can offer higher limit of cash withdrawal and transfer, and reward point for *Taplus Bisnis*.
- 4) Visibility dimension has low correlation value; BNI needs to design eye-catching outlets with banner placement and fascia ATM which are easy to spot. The responsiveness dimension has to be improved. To distribute application form for opening an account by officers while the customers are waiting to be called by the customer service is suggested. In addition, for greater performance of securities as initial information provider to the bank customers using 24-hour ATM service, training can be given. Personal selling that has low correlation value needs to be improved. The bank can offer special services without waiting in queue for its emerald customers and Person in Charge (PIC) of companies that are possible to become its business partner.

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