Data : Journal of Information Systems and Management
E-ISSN : 3031-0008
Volume. 2 Issue 3 July 2024
Page No: 132-151

Analysis of Product, Promotion and People Marketing Mix on Customer Decisions in the Use of Mobile Banking at Bank Mandiri Prabumulih South Sumatra Province Inpress Market Branch Office

Rudi Yanto[1], Sulaiman Helmi[2], Trisninawati[3], M. Amiruddin Sharif[4]
Bina Darma University, Indonesia[1234]
Correspondent: sulaimanhelmi@binadarma.ac.id [2]

Received : June 25, 2024
Accepted : July 09, 2024
Published : July 23, 2024

Citation: Yanto, R., Helmi, S., Trisninawati., & Sharif, M, A. (2024). Analysis of Product, Promotion and People Marketing Mix on Customer Decisions in the Use of Mobile Banking at Bank Mandiri Prabumulih South Sumatra Province Inpress Market Branch Office. Data : Journal of Information Systems and Management, 2(3), 132-151. https://doi.org/10.61978/data.v2i3

ABSTRACT: Competition in the banking industry in Indonesia is getting tighter with the number of banking institutions operating. To compete, banks need to have a competitive advantage through the adoption of information technology and quality services. Bank Mandiri, especially Prabumulih Inpress Market Branch Office, has implemented mobile banking as one of the efforts to improve services to customers. However, the effectiveness of the marketing mix (products, promotions, and people) in encouraging customers' decisions to use mobile banking services still needs further research. This study aims to investigate the influence of marketing mix strategy on the decision to use mobile banking at Bank Mandiri Prabumulih Inpress Market Branch Office. Through the analysis of primary data collected from customers, this study is expected to provide deeper insights into the factors that affect mobile banking adoption. The results of the research are expected to make a strategic contribution in increasing the effectiveness of the promotion and use of mobile banking services, as well as strengthening Bank Mandiri's image in the eyes of customers.

Keywords: Marketing Mix, Mobile Banking, Usage Decisions, Bank Mandiri, Promotion Strategy.

INTRODUCTION

The objectives of this research are to explore the impact of marketing mix strategies, particularly focusing on the elements of product, promotion, and people, on customer adoption of mobile banking services at Bank Mandiri Branch Office of Prabumulih Inpress Market. By understanding how these elements of the marketing mix influence customer behavior, this research aims to identify the most effective strategies to enhance customer engagement and drive usage of digital banking services(Grönroos, n.d.; Jasin & Firmansyah, 2023; Nguyen-Viet, 2023). Furthermore, the study seeks to examine how promotional activities, both online and offline, play a critical role in shaping consumer perceptions and decisions. The research also aims to evaluate the role of customer service personnel in facilitating mobile banking adoption, particularly through their direct interaction with customers and assistance in navigating digital platforms(Adiningtyas &

Auliani, 2024; Kumar et al., 2024). Relevant to this study, previous research has highlighted the significance of the marketing mix in shaping consumer purchasing behavior and service adoption (Kotler & A., n.d.). Marketing comes from the word market marketing is a factor where a company's efforts to run its business are located. Marketing is an activity that aims to meet the needs and desires of consumers through exchanges with interested parties in the company (Adhaghassani, 2016). The method in the marketing mix will be the reason why consumers decide to make a purchase emphasized that the marketing mix is a set of tools that organizations use to achieve their goals by creating, communicating, and delivering value to (Khotimah & Jalari, 2021). Furthermore, for companies to make a profit, it is by deciding on the right marketing strategy to improve consumer purchasing decisions. The marketing mix is a set of interrelated tools used by a company to achieve its goals and satisfy consumer needs effectively. According(Setyadi et al., 2024). Elements or elements of the marketing mix consist of "product, price, place, and promotion"(Setyadi, Helmi, & Syed Mohamad, 2023a).

Along with the times, the number expands and the marketing mix is designed in an integrated manner to produce the desired response in the target market known as the 7Ps which consist of product, price, place, promotion, people, process, physical evidence. A product is "anything that can be offered to the market for attention, to be obtained, to be used, or to be consumed that can satisfy a desire or need", according to Price according (Badriyah et al., 2023; Djaya & Moh, 2023; GUNAWAN, 2019).

According to "promotion is a communication from sellers and buyers that comes from the right information that aims to change the attitude and behavior of buyers, who previously did not know to know so that they become buyers and still remember the product(Laksana, 2019)."Place refers to the company's activities that make products available to consumers, with distribution channels impacting other marketing decisions. Pricing depends on whether the company partners with others or sells directly online. "People" includes all actors involved in service delivery, influencing buyer perception, such as employees, consumers, and other customers(Fatihudin & Firmansyah, n.d.; S. et al., 2014). Personnel are crucial in managing a business, as they provide the service that ensures customer satisfaction and repeat purchases. A process is a systematic sequence of steps that transforms input into output, carried out by humans, machines, or nature using available resources. When followed consistently, these planned steps lead to the desired outcome (Ratnawati et al., 2014; Setyadi et al., 2023b).

According to the Great Indonesian Dictionary, the definition of process is a series of actions, manufactures, or processing that produce products. From the description above, it can be concluded that the process is an activity from the beginning to the end or that is still running(Lahus et al., 2023). This highlights the crucial role of customer-facing staff, alongside promotional efforts, in the success of mobile banking services. Building on existing research, this study aims to provide new insights into using integrated marketing strategies to boost mobile banking adoption in Indonesia, focusing on key marketing mix elements for digital banking(Gümüş, 2022; Setyadi et al., 2022).

METHOD

The method in this study uses quantitative research. With the object of the research location of PT Bank Mandiri (Persero) Tbk at the address Jl. Prof. M. Yamin No. 005 Kel. North Prabumulih District, North Prabumulih District, Prabumulih City, South Sumatra – 31126. The data used is in the form of quantitative data that focuses on quantitative data presented in the form of numbers that can be calculated, where data is obtained from the calculation of the questionnaire to be carried out which is related to the problem to be discussed. Meanwhile, qualitative data was obtained from the results of information about customers who came to open savings books and activate Mobile Banking at Bank Mandiri Prabumulih Inpress Market Branch Office.Furthermore, observations are made to obtain primary data by observing certain activities and events that occur, while secondary data is in the form of evidence, records or historical reports that have been compiled in archives or documentary data. The author obtained this secondary data by applying for permission to borrow the daily customer service report. In collecting data, the author uses a structured observation technique, where the variables in this study include: ease of use, usability, comfort, trust and desire of customers. Also supported by the data available at Bank Mandiri Prabumulih Inpress Market Branch Office, the interview technique was carried out on some samples, namely customers who use Mobile Banking at Bank Mandiri Prabumulih Inpress Market Branch Office, triangulation techniques with data collection that combines various existing data and sources, checking data from various sources in various ways and at various times. And documentation techniques to find data on things or variables in the form of notes, transcripts, books, newspapers, magazines and others. Interviews are used as a data collection technique, if the researcher wants to conduct a preliminary study to find the problems that must be researched, and the research is more in-depth and the number of respondents is smaller.

The research population includes all Bank Mandiri Prabumulih Inpress Market Branch customers who want to activate mobile banking. The sampling uses purposive sampling, selecting anyone who visits the branch and meets the researcher to activate mobile banking. The sample focuses on customers aged 17 to 40, as they are considered more receptive to mobile banking activation.

The research sample consisted of 7 participants, including the Branch Manager, customer service, and both users and non-users of Mobile Banking at Bank Mandiri Prabumulih Inpress Market Branch. Five of the participants were customers who had not yet used Mobile Banking.

RESULT AND DISCUSSION

In the discussion chapter, this study offers several theoretical and practical implications that can make important contributions to the marketing literature as well as the practice of the banking industry. The theoretical implications of this study strengthen the relevance of the concept of marketing mix (7Ps), especially product, promotion, and people elements in influencing consumer decisions in the adoption of digital technology such as mobile banking. This research deepens the understanding of how each element interacts and provides a synergistic impact, emphasizing the importance of adapting traditional marketing strategies in a modern context focused on digital services. The research also contributes to the literature showing that in the evolving banking technology environment, digital promotion and the active role of employees continue to play a crucial role in supporting customers' transition from physical services to digital services.

The practical implications of these findings for the banking industry are the need to increase focus on more intensive and targeted digital promotion strategies to attract the attention of potential customers. Bank Mandiri, in particular, needs to increase employee training efforts to strengthen their skills in helping customers adapt to digital services, such as mobile banking. The study also suggests that more personalized and comprehensive services can be a key strategy in maintaining customer loyalty and increasing the adoption of digital services. In addition, it is important for financial institutions to understand that digital promotion is not only a tool to disseminate information, but must also be focused on educating customers about the benefits and conveniences offered by banking technology.

However, this study also has some limitations. First, the geographical focus of this research is limited to one branch of Bank Mandiri in Prabumulih, which may not be representative of customer behavior in other areas with different market characteristics. This limits the generalization of these findings to a wider region or other banks with different dynamics. Second, the use of a qualitative approach, while providing deep insights, does not allow for quantitative measurement of the impact of each element of the marketing mix on customer decisions. More detailed and quantitative data-driven analysis can provide more robust and measurable results. Finally, the study focused on only three elements of the marketing mix (product, promotion, and people), so it did not consider other elements such as price, place, process, and physical evidence that could also influence mobile adoption banking.

Lastly, by focusing solely on product, promotion, and people, the study does not explore the potential influence of other marketing mix elements, such as price, place, and physical evidence, which couldprovide a more holistic understanding of the factors driving mobile banking adoption. Future research should address these limitations by expanding the geographical scope, incorporating quantitative data, and examining a broader range of marketing mix elements to offer a more comprehensive analysis.

Table 1. Results of Interview with Bank Mandiri Branch Manager Prabumulih Inpress Market Branch Office

No.	Question	Interview Results
1.	What Marketing mix strategies are carried out to customers to attract customer interest in the use of Mobile Banking at Bank Mandiri Prabumulih Inpress Market Branch Office	The marketing mix strategy carried out by Bank Mandiri Prabumulih Inpress Market Branch Office consists of 7P's including Product, Price, Place, Promotion, People, Process and Physical Evidence because in my opinion all marketing mixes are designed to meet the Company's marketing objectives by providing value to customers at all stages of
2.	What are the convenience services provided by Bank Mandiri Prabumulih Inpress Market Branch Office to its customers?	There are many convenient services provided by Bank Mandiri Prabumulih Inpress Market Branch Office to customers, one of which is with a technology digitization program, namely the activation of Mobile Banking Livin by' Mandiri which is promoted for customers and prospective customers of Bank Mandiri Prabumulih Inpress Market Branch Office
3.	What is the purpose of the bank implementing Mobile Banking services ?	The general purpose of Bank Mandiri Prabumulih Inpress Market Branch Office by implementing the Mobile Banking service itself is to make it easier for customers to make various financial and non-financial transactions by using applications in a safe, easy and fast manner that can be accessed via smartphones
4.	Does the product marketing mix affect the Customer's Decision on the Use of Mobile Banking at Bank Mandiri Prabumulih Inpress Market Branch Office?	In my opinion, the product marketing mix affects the customer's decision to use Mobile Banking, because in this marketing mix (product) is something that the company offers to be considered, obtained, used, or consumed that can satisfy a customer's desire or need by offering the advantages and benefits of the product itself
5.	Does the promotion marketing mix affect the Customer's Decision on the Use of Mobile Banking at Bank Mandiri Prabumulih Inpress Market Branch Office?	In my opinion, the promotional marketing mix is the most influential in introducing Mobile Banking at Bank Mandiri Prabumulih Inpress Market Branch. Promotion effectively communicates the product's benefits and attracts customers, making it crucial for marketing success. Without promotion, customers would not be aware of or motivated to use the product.
6.	Does the marketing mix of people affect the Customer's Decision on the Use of Mobile Banking at Bank Mandiri Prabumulih Inpress Market Branch Office?	In my opinion, the people marketing mix plays an important role in carrying out the management process, running a business, and providing the best service for consumers. Because in this marketing mix which will later play a role in the presentation of services so that it can affect the perception of buyers to use the products offered.
7.	What are the obstacles faced in conducting product marketing mix to customers?	The obstacle faced in conducting a product marketing mix to customers is when explaining in detail about the product itself, because we must understand and master the product to be offered.
8.	What are the obstacles faced in conducting a promotional marketing mix to customers?	Obstacles in the promotional marketing mix include informing customers about new products, addressing misconceptions, alleviating concerns, and building the company's image through brochures, banners, and ads. This process demands significant time and cost.

9.	What are the obstacles faced in conducting a people marketing mix to customers?	The obstacles in the people marketing mix involve effectively explaining and convincing customers of the product's benefits. Stakeholders expect staff to understand the product, deliver agile, empathetic, and Accurate service, which can lead to customer satisfaction, perception changes, and increased product usage.
10.	How does the Company overcome the obstacles it faces?	The To overcome obstacles in attracting customers to use Mobile Banking, the company involves all members in promoting, distributing brochures, installing banners, placing ads on social media, and providing product knowledge training for all staff.

Table 2. Results of Interview with Bank Mandiri Customer Service KCP Pasar Inpress Prabumulih

No.	Question	Interview Results
1.	Of the total customers at Bank Mandiri Prabumulih Inpress Market Branch Office, how many customers have used Mobile Banking services?	From the total monthly customer database obtained from the head office, the total number of customers who have used Mobile Banking is 20 customers
2.	Of the total customers at Bank Mandiri Prabumulih Inpress Market Branch Office, how many customers have not used Mobile Banking services?	Of the total monthly customer database obtained from the head office, the total number of customers who have not used Mobile Banking is 40 customers. This is a reference for the future, we as stakeholders are required to socialize the activation of Mobile Banking to the public, in order to support the company's programs
3.	What is the purpose of the bank implementing Mobile Banking services?	The purpose of Bank Mandiri Prabumulih Inpress Market Branch Office by implementing Mobile Banking services is to reduce the number of customers who come to branches to make transactions offline and Bank Mandiri aims to make it easier for customers to make various financial and non-financial transactions by using applications in a safe, easy and fast manner that can be accessed via smartphones.
4.	Does the product marketing mix affect the Customer's Decision on the Use of Mobile Banking at Bank Mandiri Prabumulih Inpress Market Branch Office?	In my opinion, the product marketing mix affects the customer's decision to use Mobile Banking, because in this marketing mix (product) is something that the company offers to be considered, obtained, used, or consumed that can satisfy a customer's desire or need by offering advantages and benefits as well as what is the customer's desire and need of the product offered.
5.	Does the promotion marketing mix affect the Customer's Decision on the Use of Mobile Banking at Bank Mandiri Prabumulih Inpress Market Branch Office?	In my opinion, the promotional marketing mix is key for introducing Mobile Banking at Bank Mandiri Prabumulih Inpress Market Branch. It effectively conveys product benefits and attracts customers through brochures, banners, and social media. Promotion is crucial for marketing success, as it raises awareness, changes customer attitudes, and encourages product use.

6.	Does the marketing mix of people affect the Customer's Decision on the Use of	In my opinion, the people marketing mix plays an important role in carrying out the management process, running a business, and providing the best service for
7.	Mobile Banking at Bank Mandiri Prabumulih Inpress MarketBranch Office?	consumers. Because in this marketing mix which will later play a role in the presentation of services so that it can affect the perception of buyers to use the products offered
8.	What are the obstacles faced in conducting product marketing mix to customers?	The obstacle faced in conducting a product marketing mix to customers is when explaining in detail about the product itself, because we must understand and master the product to be offered.
9.	What are the obstacles faced in conducting a promotional marketing mix to customers?	The obstacles faced are informing customers about the existence of new products, straightening out wrong impressions, reducing customer fears and concerns about the product, and also building the Company's image by distributing brochures, placing banners and making advertisements and providing socialisation to customers. This requires a lot of time and money.
10.	What are the obstacles faced in conducting a people marketing mix to customers?	Barriers in the people marketing mix include ensuring stakeholders understand product knowledge, providing responsive and accurate service, and effectively changing customer perceptions. This includes explaining product benefits in detail, convincing customers, maintaining patience, friendliness and politeness.
11.	How does the Company overcome the obstacles it faces?	To overcome obstacles in influencing customers' interest in Mobile Banking, the company involves all employees in promoting through brochures, banners, and social media. Staff receive training on product knowledge and often participate in city events to enhance product visibility, aligning with the company's focus on digitalization

Table 3. Results of Interviews with Customer 1 Who Already Uses Mobile Banking

No.	Question	Interview Results
1.	Are you a Bank Mandiri Prabumulih Inpress Market Branch Office customer who actively uses Mobile Banking services?	Yes. I am a customer of BanK Mandiri Prabumulih Inpress Market Branch Office who actively uses Mobile Banking services
2.	Where do you find out about Mobile Banking services?	I found out about the Livin by' Mandiri Mobile Banking service from a banner that I often see on the streets
3.	How long have you been using Mobile banking services?	It has been 1 year since I used the Mobile Banking service from Bank Mandiri.
4.	Do you understand how to use the Bank Mandiri Prabumulih Inpress Market Branch Office Mobile Banking service?	Yes. I understand how to use it.

5.	Do you often use the Mandiri Mobile banking service facility of Prabumulih Inpress Market Branch Office?	Yes. I often use Mobile Banking services from Bank Mandiri
6.	What made you decide to use this Mobile Banking Service Bank Mandiri Prabumulih Inpress Market Branch Office?	I decided to use the Mobile Banking service from Bank Mandiri because of the various convenience features that I got when using it without having to come to the branch office.
7.	Do you know the features contained in Mobile Banking Bank Mandiri Prabumulih Inpress Market Branch Office?	Yes. There are many convenience features of Mobile Banking that I know
8.	Where do you know the features contained in Bank Mandiri Prabumulih Inpress Market Branch Office Mobile Banking	I know the features contained in the Mobile Banking service from advertisements on television about the features of convenience, benefits and advantages in the Mobile Banking service, I also often search the internet about the Livin by' Mandiri Mobile Banking service from Prabumulih Inpress Market Branch Office
9.	What are the common problems faced while using Mobile Banking?	The problems that I often face while using the Mobile Banking service from Bank Mandiri are network constraints and there are still many transaction menus that I do not understand.
10.	What is your response to Mobile Banking from Bank Mandiri Prabumulih Inpress Market Branch Office?	I am very happy and feel helped by this Mobile Banking service. Because this service is one of the convenience programmes provided by Bank Mandiri Pasar Inpress Prabumulih Branch Office to customers that can be utilised by customers. convenience, time efficiency and customer comfort when making transactions.

Table 4. Results of Interviews with Customer 2 Who Already Use Mobile Banking

No.	Question	Interview Results
1.	Are you a Bank Mandiri Prabumulih Inpress Market Branch Office customer who actively uses Mobile Banking services?	It is true that I am an active customer who uses Mobile Banking services from Bank Mandiri Prabumulih Inpress Market Branch Office.
2.	Where do you find out about Mobile Banking services?	I know about the Livin by' Mandiri Mobile Banking service from the socialization that is often carried out on Sunday mornings by Bank Mandiri Prabumulih Inpress Market Branch Office in the city park and I also often see from the banners on the street.
3.	How long have you been usingMobile banking services?	I have been using the Mobile Banking service from Bank Mandiri from 5 months ago.

4.	Do you understand how to use the Bank Mandiri Prabumulih Inpress Market Branch Office Mobile Banking service?	Yes. I understand how to use it.
5.	Do you often use the Mandiri Mobile banking service facility of Prabumulih Inpress Market Branch Office?	Yes. I often use Mobile Banking services from Bank Mandiri.
6.	What made you decide to use this Mobile banking service Bank Mandiri Prabumulih Inpress Market Branch Office?	I use the Mobile Banking service from Bank Mandiri because of the convenience I get, I make banking transactions without having to come to the branch office.
7.	Do you know the features contained in Bank Mandiri Prabumulih Inpress Market Branch Office Mobile banking?	Yes. I know it
8.	Where do you know the features contained in Bank Mandiri Prabumulih Inpress Market Branch Office Mobile banking	I know the features contained in the Mobile Banking service from Bank Mandiri employees, I was given an explanation about the convenience features available in the Mobile Banking service . It is not uncommon for me to ask Bank Mandiri employees if I have problems with Mobile Banking
9.	What are the common problems faced while using Mobile Banking?	The problem that I often face while using the Mobile Banking service from Bank Mandiri is network and Maintence system problems that are often carried out by Bank Mandiri at times above 22.00 WIB.
10.	What is your response to Mobile Banking from Bank Mandiri Prabumulih Inpress Market Branch Office?	I am very happy and feel helped to use the Mobile Banking service from Bank Mandiri. Because in my opinion, this is one of the convenience programs provided by Bank Mandiri Prabumulih Inpress Market Branch Office to customers.

Table 5. Results of Interviews with Customer 1 Who Has Not Used Mobile Banking

No.	Question	Interview Results
1.	Are you a customer of Bank Mandiri Prabumulih Inpress Market Branch Office?	Yes. I am an active customer of Bank Mandiri Prabumulih Inpress Market Branch Office.
2.	What transactions do you often do at Bank Mandiri Prabumulih Inpress Market Branch Office?	Transactions that I often do at Bank Mandiri include cash deposits, sending money and paying credit installments.

3.	Do you know the Mobile Banking service of Bank Mandiri Prabumulih Inpress Market Branch Office?	Yes, I know the Mobile Banking service from Bank Mandiri Prabumulih Inpress Market Branch Office.
4.	Where do you find out about the Bank Mandiri Prabumulih Inpress Market Branch Office Mobile Banking service?	I know about Mobile Banking services from advertisements and banners posted on the street.
5.	Why haven't you used the Bank Mandiri Prabumulih Inpress Market Branch Office Mobile Banking service?	I am not interested in using the Mobile Banking service from Bank Mandiri Prabumulih Inpress Market Branch Office. because I still don't understand and I have not been given an explanation about Mobile Banking itself
6.	What made you decide to use this Mobile banking service Bank Mandiri Prabumulih Inpress Market Branch Office?	I chose to use Bank Mandiri Prabumulih Inpress Market Branch's Mobile Banking Service due to the benefits highlighted in its advertisement, which support my transactions
7.	Do you know how to use Mobile Banking?	I don't understand how to use it. But I wanted to learn how to use it.
8.	Do you know the features contained in Bank Mandiri Prabumulih Inpress Market Branch Office Mobile banking?	I don't fully understand the Mobile Banking features, but I'm learning to use the app and often search Google for information to support my transactions.
9.	Does the Mobile Banking service from Bank Mandiri Prabumulih Inpress Market Branch Office make it easier for you?	I think this Mobile Banking service is very helpful for me, because by using this Mobile Banking service, my activities can be helped, without me having to come to a Bank Mandiri branch office.
10.	What is your response to Mobile Banking from Bank Mandiri Prabumulih Inpress Market Branch Office?	I am very helped by the existence of this Mobile Banking service from Bank Mandiri, because I can make transactions only using a smartphone without having to come to a branch office.

Table 6. Results of Interviews with Customer 2 Who Have Not Used Mobile Banking

No.	Question	Interview Results
1.	Are you a customer of Bank Mandiri Prabumulih Inpress Market Branch Office?	Yes, I am a customer of Bank Mandiri Prabumulih Inpress Market Branch Office.
2.	What transactions do you often do at Bank Mandiri Prabumulih Inpress Market Branch Office?	Transactions that I often do at Bank Mandiri Prabumulih Inpress Market Branch Office include cash deposits and remittances.
3.	Do you know the *Mobile Banking* service of Bank Mandiri Prabumulih Inpress Market Branch Office?	Yes, I know about the Bank Mandiri Prabumulih Inpress Market Branch Office Mobile Banking service
4.	Where do you find out about *the Bank Mandiri Prabumulih Inpress MarketBranch Office* Mobile Banking service?	I initially learned about *the Bank Mandiri Prabumulih Inpress Market Branch Office Mobile Banking service from a banner installed in front of the Bank Mandiri Prabumulih Inpress Market Branch Office branch office and I was offered and educated by* customer service *about the usability and benefits of using* Mobile Banking.
5.	Why haven't you used the Bank Mandiri Prabumulih Inpress Market Branch Office Mobile Banking service?	I have not used the Mobile Banking service because I have not received information about Mobile Banking from Bank Mandiri Prabumulih Inpress Market Branch Office.
6.	What made you decide to use this Mobile Banking Service Bank Mandiri Prabumulih InpressMarket Branch Office?	I was initially hesitant about using Bank Mandiri Prabumulih Inpress Market Branch's Mobile Banking, but customer service explained its benefits and features, which convinced me it would simplify my transactions
7.	Do you understand how to use the Mobile Bankingapplication?	I don't understand how to use the Mobile Banking application, but when I was given an explanation by customer service, I alreadyunderstood how to use it. I will also use google if I am confused about accessing Mobile Banking.
8.	Do you know the features contained in Mobile Banking Bank Mandiri Prabumulih InpressMarket Branch Office?	I wasn't familiar with Mobile Banking features, but customer service educated me on its conveniences, which will simplify my banking transactions using my mobile phone
9.	Does the Mobile Bankingservice from Bank Mandiri Prabumulih Inpress Market Branch Office make it easier for you?	I think this Mobile Banking service helps make it easier for me.By using Mobile Banking, I can make banking transactions without having to come to a branch office, by using this service also saves customer time.
10.	What is your response to Mobile Banking from Bank Mandiri Prabumulih Inpress Market Branch Office?	I strongly support and recommend Bank Mandiri Prabumulih Inpress Market Branch's Mobile Banking service, as it allows customers to conduct transactions without visiting the branch.

Table 7. Results of Interviews with 3 Customers Who Have Not Used Mobile Banking

No.	Question	Interview Results
1.	Are you a customer of Bank Mandiri Prabumulih Inpress Market Branch Office?	Yes, I am a customer of Bank Mandiri Prabumulih InpressMarket Branch Office
2.	What transactions do youoften do at Bank Mandiri Prabumulih Inpress Market Branch Office?	The transactions that I often do at Bank Mandiri PrabumulihInpress Market Branch Office are cash deposits, remittances and installment payments.
3.	Do you know the *Mobile Banking* service of Bank Mandiri Prabumulih Inpress Market Branch Office?	Yes, I know the *Mobile Banking service* from Bank MandiriPrabumulih Inpress Market Branch Office.
4.	Where do you find out about *the Bank Mandiri Prabumulih Inpress Market Branch Office Mobile Banking service?*	I learned about Bank Mandiri Prabumulih Inpress Market Branch's Mobile Banking from banners around the branch and received an explanation from customer service during a transaction.
5.	Why haven't you used the Bank Mandiri Prabumulih Inpress Market Branch Office Mobile Banking service?	Before being given an explanation by customer service, I did not know and did not understand what the use of Mobile Banking itself was.
6.	What made you decide to use this Mobile Banking Service Bank Mandiri Prabumulih Inpress MarketBranch Office?	After the explanation from customer service, I believe this Mobile Banking service will be useful and help with my transactions, allowing me to manage banking without visiting the branch.
7.	Do you know how to use Mobile Banking?	Initially, I didn't understand how to use Mobile Banking, but after customer service explained it, I learned the basics and also researched it on Google
8.	Do you know the features contained in Mobile Banking Bank Mandiri Prabumulih Inpress Market Branch Office?	Yes. I was given an explanation by customer service about the features contained in this Mobile Banking. Where these featureswill later help my banking transaction process using only mymobile phone.
9.	Does the Mobile Bankingservice from Bank MandiriPrabumulih Inpress Market Branch Office make it easier for you?	This Mobile Banking service simplifies my banking by allowing transactions and account access via my mobile phone, eliminating the need to visit a branch
10.	What is your response to Mobile Banking from Bank Mandiri Prabumulih Inpress Market Branch Office?	I am very helped by the banking services from Bank Mandiri Prabumulih Inpress Market Branch Office. In my opinion, this Mobile Banking service is a very helpful service for customers, with this Mobile Banking service, customers can make banking transactions anywhere and anytime without having to come to a branch office.

Table 8. Results of data processing for customers who have used mobile Banking

Less	Research Questions	Customer 1 who has used ***Mobile Banking*** (Mrs. Siska Fransisca)	Customer 2 who is already using ***Mobile Banking*** (Mr. Renaldo Akbar)
1.	Are you a Bank Mandiri Prabumulih InpressMarket Branch Office customer who actively uses *Mobile Banking services*?	Yes. I am a customer ofBank Mandiri Prabumulih Inpress Market Branch Office who actively uses *Mobile Banking services.*	It is true that I am an active customer who uses *Mobile Banking services* from Bank MandiriPrabumulih Inpress Market Branch Office.
2.	Where do you find out about *Mobile Banking services*?	I found out about *the Livin by' Mandiri Mobile Banking service from a banner that I often see on the streets.*	I know about the *Livin by' Mandiri Mobile Banking service from the socialization that is often carried out on Sunday mornings by Bank Mandiri Prabumulih Inpress Market Branch Office in the city park and I also often see from the banners on the street.*
3.	How long have you been using Mobile banking services?	It has been 1 year since I used *the Mobile Banking*service from Bank Mandiri.	I have been using *the Mobile Banking* service from Bank Mandiri from 5 months ago.
4.	Do you understand how to use the Bank Mandiri Prabumulih Inpress Market Branch Office Mobile Banking service?	Yes. I understand how to use it.	Yes. I understand how to use it.
5.	Do you often use the Mandiri Mobile banking service facility of Prabumulih Inpress Market Branch Office?	Yes. I often use Mobile Banking services from Bank Mandiri.	Yes. I often use Mobile Banking services from Bank Mandiri
6.	What made you decide to use this Mobile Banking Service Bank Mandiri Prabumulih Inpress Market Branch Office?	I decided to use the Mobile Banking service from Bank Mandiri because of the various convenience features that I got when using it without having to come to the branch office.	I use the Mobile Banking service from Bank Mandiri because of the convenience I get, I make banking transactions without having to come tothe branch office
7.	Do you know the features contained in Mobile Banking Bank Mandiri Prabumulih Inpress Market Branch Office?	Yes. There are many convenience features of Mobile Banking that I know	Yes, I know it
8.	Where do you know the features contained inBank Mandiri Prabumulih Inpress Market Branch Office Mobile Banking	I learned about Mobile Banking features from TV ads and frequently search online for information about Livin' by Mandiri from Prabumulih Inpress Market Branch	I know the features contained in the Mobile Banking service from Bank Mandiri employees, I was given an explanation about the convenience features available

			in the Mobile Banking service . It is not uncommon for me to ask Bank Mandiri employees if I have problems with Mobile Banking.
9.	What are the common problems faced while using Mobile Banking?	The problems that I often face while using the Mobile Banking service from Bank Mandiri are network constraints andthere are still many transaction menus that I do not understand.	The problem that I often face while using the Mobile Banking service from Bank Mandiri is network and Maintence system problems that are often carriedout by Bank Mandiri at times above 22.00 WIB.
10.	What is your response to Mobile Banking from Bank Mandiri Prabumulih Inpress Market Branch Office?	I'm very pleased with the Mobile Banking service, as it allows customers to handle transactions using just a smartphone,offering convenience, time efficiency, and ease	I am very happy and feel helped to use the Mobile Banking service from Bank Mandiri. Because in my opinion, this is one of the convenience programs provided by Bank Mandiri Prabumulih Inpress Market Branch Office tocustomers.

Table 9. Results of data processing for customers who have not used mobile Banking

Less	Research Questions	Customer 1 who has not used Mobile Banking (Mrs. Fitri Astuti Zakiah)	Customer 2 Who has not Used Mobile Banking (Mr. Julian Rusman)	Customer 3 who has used Mobile Banking(Mrs. Ade Pratiwi)
1.	Are you a customer of Bank Mandiri Prabumulih Inpress Market Branch Office?	Yes. I am an active customer of Bank Mandiri Prabumulih InpressMarket Branch Office	Yes, I am a customer of Bank Mandiri Prabumulih Inpress Market Branch Office	Yes, I am a customer of Bank Mandiri Prabumulih Inpress Market Branch Office
2.	What transactions do you often do at Bank Mandiri Prabumulih In press Market Branch Office?	Transactions that I often do at Bank Mandiri include cash deposits, sending money and paying credit installments.	Transactions that I often do at Bank Mandiri Prabumulih Inpress Market Branch Office Include cash deposits and remittances.	The transactions that I often do at Bank Mandiri Prabumulih Inpress Market Branch Officeare cash deposits, remittances and installment payments.
3.	Do you know the Mobile Banking service of Bank Mandiri Prabu mulih Inpress Market Branch Office?	Yes, I know the Mobile Banking service from Bank Mandiri Prabumulih Inpress Market Branch Office	Yes, I know about the Bank Mandiri Prabumulih Inpress Market Branch Office Mobile Banking service	Yes, I know the Mobile Banking service from Bank Mandiri Prabumulih Inpress Market Branch Office

4.	Where do you find out About the Bank Mandiri Prabumulih Inpress Market Branch Office Mobile Banking service?	I know about Mobile Banking services from advertisements and banners posted on the street.	I initially learned about the Bank Mandiri Prabumulih Inpress Market Branch Office Mobile Banking service from a banner installed in front of the Bank Mandiri Prabumulih Inpress Market Branch Office branch office and I was offered and educated by customer service about the usability and benefits of using Mobile Banking.	I know about the Mobile Banking service of Bank Mandiri Prabumulih Inpress Market Branch Office from the banner installed around Bank Mandiri Prabumulih Inpress Market Branch Office, I was also given an explanation of Mobile Banking itself by customer service when I made a transaction at the branch office of Bank Mandiri Prabumulih Inpress Market Branch Office.
5.	Why haven't you used the Bank Mandiri Prabumulih Inpress Market Branch Office Mobile Banking service?	I am not interested in using the Mobile Banking service from Bank Mandiri Prabumulih Inpress Market Branch Office because I still don't understand and I have not been given an explanation about Mobile Banking itself.	I have not used the Mobile Banking service because I have not received Information about Mobile Banking from Bank Mandiri Prabumulih Inpress Market Branch Office.	Before being given an explanation bycustomer service , I did not know and did not understand what the use of Mobile Banking itself was.
6.	What made you decide to use this Mobile Banking Service Bank Mandiri Prabumulih Inpress Market Branch Office?	What I decided to use the Bank Mandiri Prabumulih Inpress Market Branch Office Mobile Banking Service was because of the advertisement I saw about a number of benefits provided by the Mobile banking Service from Bank Mandiri which would later Support my transactions.	Initially hesitant, I was reassured by customer service about the benefits and convenient features of Mobile Banking, which will Simplify my transactio ns using my mobile phone.	After being explained by customer service, I think this service will be useful for me, I also think this Mobile Banking service will later help my banking transactions. With this Mobile Banking service, I hope that this service can help my banking transactions in the future without having to go to the Bank MandiriPrabumulih Inpress Market Branch Office to make transactions.
7.	Do you know how to use Mobile Banking?	I don't understand how to use it. But I wanted to learn how to use it.	I don't understand how to use the Mobile Banking application, but when I was given an explanation by customer service, I already understood how to use it. I will also use google if I am confused about accessing Mobile	At first I didn't understand how touse this Mobile Banking service, but after being given an explanation by customer service about how to use this Mobile Banking service, I already understood a little bit how to use this Mobile Banking service, not infrequently I also

			banking.	learned this Mobile Banking service from google.
8.	Do you know the features contained in Mobile Banking Bank Mandiri Prabumulih Inpress Market Branch Office?	I don't fully understand Mobile Banking features, but I'm learning to use the app and frequently search online for information to support my transactions.	I didn't know the Mobile Banking features, but customer service explained them during activation, showing how they will simplify my banking transactions using a mobile phone.	Yes. I was given an explanation bycustomer service about the features contained in this Mobile Banking. Where these features will later help my banking transaction process using only my mobile phone.
9.	Does the Mobile Banking service from Bank Mandiri Prabumulih Inpress Market Branch Office make it easier for you?	I think this Mobile Banking service is Very helpful for me, because by using this Mobile Banking service, my activities can be helped, without me having to come to a Bank Mandiri branch office	I think this Mobile Banking service Helps make it easier for me. By using Mobile Banking, I can make banking Transactions without having to come to a branch office, by using this service Also saves customer time	I think this Mobile Banking service helps make it easier for me. By using Mobile Banking I can make my banking transactions without having to come to a branch office, by using this service I can also access my banking transactions only by using a mobile phone without having to come to a Bank Mandiri branch office.
10.	What is your response to MobileBanking from Bank Mandiri Prabumulih Inpress Market Branch Office?	The Mobile Banking service from Bank Mandiri is very helpful, as it allows me to make transactions using only my smartphone without visiting the branch.	I strongly support and recommend Bank Mandiri Prabumulih Inpress Market Branch's Mobile Banking, as it allows customers to complete transactions without visiting the branch.	The Mobile Banking service from Bank Mandiri Prabumulih Inpress Market Branch is very helpful, allowing customers to make transactions anytime and anywhere without visiting the branch.

Table 10. The respondents consisted of various ages, professional backgrounds and educational backgrounds.

Less	Respond	Age (Years)	*Profession*	Education	Marketing Mix
1.	Choiron Nishiya	38	*Branch Manager*	S1	*Promotion*
2.	Devi Permata Sari	29	*Customer Service*	S1	*Promotion*
3.	Siska Fransisca	34	Housewives	SMA	*Promotion*
4.	Renaldo Akbar	27	Businessman	S1	*Browse*
5.	Fitri Astuti Zakiah	29	Businessman	D3	*Promotion*
6.	Julian Rusman	32	Nurse	D3	*Browse*
7.	Ade Pratiwi	25	Teacher	S1	*Browse*

The product marketing mix at Bank Mandiri Prabumulih Inpress Market Branch emphasizes promotion and people, crucial for mobile banking adoption. Kotler and Armstrong (2019) define a product as anything that fulfills a need. Promotion raises awareness and influences customer behavior, while service providers impact decisions. Observations and interviews revealed that promotion is more effective than product and people in encouraging mobile banking use, with four of seven respondents discovering the service through ads and banners.

CONCLUSION

Based on the analysis of data from the results of observations and research interviews at Bank Mandiri Prabumulih Inpress Market Branch Office, it can be concluded that the marketing mix strategy that includes products, promotions, and people synergistically affects the adoption of mobile banking services by customers(Helmi et al., 2024; Setyadi, Helmi, Mohammad, et al., 2023). Comprehensive and personalized mobile banking product services offer significant ease of transactions, reducing the need for physical visits to bank branches. Effective promotional strategies, both through social media and physical materials such as banners and banners, have proven to be a key factor in increasing awareness and usage of these services. The role of employees, especially customer service, in helping with registration and providing product information is also very crucial. Of the three elements, promotions proved to be the dominant factor in influencing customer decisions, with most respondents admitting that they first learned about these services through promotional activities. These findings highlight the importance of a holistic, customer-focused marketing approach in driving the adoption of digital banking technology in emerging markets(Gunawan et al., 2023; Hakim, 2021).

REFERENCE

Adhaghassani, S. F. (2016). Strategi Bauran Pemasaran (Marketing Mix) 7P (Product, Price, Place, Promotion, People, Process, Physical Evidence di Cherryka Bakery. Pendidikan Teknik Boga, Marketing Mix.

Adiningtyas, H., & Auliani, A. S. (2024). Sentiment analysis for mobile banking service quality measurement. Procedia Computer Science, 234, 40–50. https://doi.org/10.1016/j.procs.2024.02.150

Badriyah, B., Sukiyah, S., Mariskah, S., & Suyatna, R. G. (2023). Pengaruh Electronic Word Of Mouth Dan Persepsi Harga Terhadap Keputusan Pembelian Dalam Membeli Seblak Di Daerah Tirtayasa. Jurnal Manuhara : Pusat Penelitian Ilmu Manajemen Dan Bisnis, 2(1), 288–294. https://doi.org/10.61132/manuhara.v2i1.567

Djaya, H., & Moh. (2023). Pengaruh Kualitas Produk dan Promosi Produk Terhadap Keputusan Pembelian. Abhakte Jurnal Pengabdian Kepada Masyarakat, 1(2), 16–24. https://doi.org/10.24929/abhakte.v1i2.3053

Fatihudin, D., & Firmansyah, A. (n.d.). PEMASARAN JASA (strategi, mengukur kepuasan dan loyalitas pelanggan.

Grönroos, C. (n.d.). From Marketing Mix to Relationship Marketing. Management Decision, 32(2), 4–20. https://doi.org/10.1108/00251749410054774

Gümüş, R. (2022). Role of Marketing Mix Perception and Participation on Repurchase Intention of Health Consumers. Journal of Health Management, 24(4), 525–538. https://doi.org/10.1177/09720634221128395

Gunawan, I., Dwikotjo Sri Sumantyo, F., & Ali, H. (2023). Pengaruh Kualitas Produk, Harga dan Suasana Tempat terhadap Kepuasan Konsumen pada WR. Gado-Gado Maya. Jurnal Komunikasi Dan Ilmu Sosial, 1(1), 1–17. https://doi.org/10.38035/jkis.v1i1.114

GUNAWAN, M. B. (2019). Hubungan Harga Diri Dengan Kecenderungan Narsistik Pada Pengguna Instagram.

Hakim, L. N. (2021). Effect of Product Quality and Service Quality on Customer Loyalty with Customer Satisfaction as an Intervenning Variables (Case Study on the Tirta Jasa Lampung Selatan Regional Company (PDAM. Economit Journal: Scientific Journal of Accountancy, Management and Finance, 1(1), 48–56. https://doi.org/10.33258/economit.v1i1.374

Helmi, S., Sesotya, W. R., & Pranata, A. (2024). The Effects of Perceived Ease of Use. In Perceived Usefulness, Attitude, and Trust on Fintech Adoption in MSMEs (pp. 101–109). https://doi.org/10.2991/978-94-6463-402-0_12

Jasin, M., & Firmansyah, A. (2023). The role of service quality and marketing mix on customer satisfaction and repurchase intention of SMEs products. Uncertain Supply Chain Management, 11(1), 383–390. https://doi.org/10.5267/j.uscm.2022.9.004

Khotimah, K., & Jalari, M. (2021). Menguji Marketing Mix 7P Terhadap Keputusan Pembelian Shope Di Sukoharjo. Jurnal Manajemen, 7, 81–94.

Kotler, P., & A. (n.d.). Principlis of marketing (P. Kotler, Philip, & G. Amstrong, Eds.; 3rd ed., Vol.

01).

Kumar, P., Chauhan, S., Kumar, S., & Gupta, P. (2024). A meta-analysis of satisfaction in mobile banking: a contextual examination. International Journal of Bank Marketing, 42(3), 357–388. https://doi.org/10.1108/IJBM-04-2023-0236

Lahus, A. S., Lamatokan, A. F., Meot, H. S., Niha, S. S., & Watu, E. G. C. (2023). Pengaruh Brand Image Dan Social Media Marketing Terhadap Keputusan Pembelian Pada Tiktok Shop. ORGANIZE: Journal of Economics, Management and Finance, 2(2), 107–118 10 58355 2 2 21.

Laksana, F. M. (2019). Praktis Memahami Manajemen Pemasaran.

Nguyen-Viet, B. (2023). The impact of green marketing mix elements on green customer based brand equity in an emerging market. Asia-Pacific Journal of Business Administration, 15(1), 96–116. https://doi.org/10.1108/APJBA-08-2021-0398

Ratnawati, E., S., R. E., & H, I. (2014). ANALISIS FAKTOR-FAKTOR YANG DIPERTIMBANGKAN KONSUMEN DALAM PEMBELIAN SAYURAN ORGANIK DI KOTA SURAKARTA. In Climate.

S., R. M., C., R., T., J., T., & H., N. (2014). Factor Retention Decisions in Exploratory Factor Analysis Results: A Study Type of Knowledge Management Process at Malaysian University Libraries. Asian Social Science, 9(15). https://doi.org/10.5539/ass.v9n15p227

Setyadi, B., Helmi, S., Mohammad, S. I., Bina Darma, U., & Pendidikan, U. (2023). Effectiveness and Efficiency of the State Revenue and Expenditure Budget Policy in South Sumatra: Islamic Perspective Study. IKONOMIKA: Jurnal Ekonomi Dan Bisnis Islam, 8(1). https://ejournal.radenintan.ac.id/index.php/ikonomika

Setyadi, B., Helmi, S., & Santoso, A. (2024). Unraveling the influence of product advertising on consumer buying interest: exploring product knowledge, product quality, and mediation effects. Cogent Business & Management, 11(1). https://doi.org/10.1080/23311975.2024.2349253

Setyadi, B., Helmi, S., Syed, I., & Syed, M. (2022). The Effect of Internal Marketing of Islamic Banks in Palembang City on The Quality of Customer Service With Job Satisfaction as a

Mediator. IKONOMIKA: Jurnal Ekonomi Dan Bisnis Islam, 7(1). https://ejournal.radenintan.ac.id/index.php/ikonomika

Setyadi, B., Helmi, S., & Syed Mohamad, S. I. (2023a). Customer Satisfaction Mediates the Influence of Service Quality on Customer Loyalty in Islamic Banks.

Setyadi, B., Helmi, S., & Syed Mohamad, S. I. (2023b). Customer Satisfaction Mediates the Influence of Service Quality on Customer Loyalty in Islamic Banks. International Journal of Islamic Business and Economics (IJIBEC, 7(1), 25–36. https://doi.org/10.28918/ijibec.v7i1.6924