


Analisis Bauran Pemasaran Product, Promotion dan People Terhadap Keputusan Nasabah dalam Penggunaan Mobile Banking Pada Bank Mandiri KCP Pasar Inpress Prabumulih

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<p>Received : Accepted : Published :</p> <p>Citation: Fahad, S., & Kistyanto, A. (2021). The Effect of Job Stress and Cyberloafing on Organizational Commitment on Soe Bank Employees in The City of Surabaya. <i>Data : Journal of Information Systems and Management</i>, 1(1), 1-10. https://doi.org/10.61978/data.v2i1</p>	<p>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 KCP Pasar Inpress Prabumulih, 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 KCP Pasar Inpress Prabumulih. 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.</p> <p>Keywords: Marketing Mix, Mobile Banking, Usage Decisions, Bank Mandiri, Promotion Strategy</p>
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INTRODUCTION

According to *the American Marketing Association (AMA)* in the book marketing is one of the functions of an organization and a set of processes to create, communicate, in a way that benefits the organization and its stakeholders. (Kotler et al., 2019) 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 (Adhaghasani, 2016) . The marketing mix can be interpreted as internal elements that are very important to form a marketing program. The method in the marketing mix will be the reason why consumers decide to make a purchase (Khotimah & Jalari, 2021) . Furthermore, for companies to make a profit, it is by deciding on the right marketing

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strategy to improve consumer purchasing decisions. According to (Kotler et al., 2019) . A marketing mix is "a set of marketing tools (*marketing mix*) used by a company to achieve a company's goals in a target market". Based on the above opinion, it is concluded that "the marketing mix is a series of interrelated marketing tools in an effort to form the right marketing program so that the company can achieve marketing goals effectively and at the same time to satisfy the needs and desires of consumers. According to (Helmi et al., 2024) . Elements or elements of the marketing mix consist of "product, price, place, and promotion" (Setyadi et al., 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 (Tirtayasa et al., 2021) (Herman Djaya, 2023) to . is "the amount of money charged for a product, or the amount of value that customers redeem for the benefit of owning or using it. The only element of the marketing mix that generates revenue is price; All other elements are costs. Price, unlike product features and dealer commitments, is one of the most malleable elements of the marketing mix. At the same time, pricing is the most common problem that many businesses face, so they can't manage pricing effectively. One of the problems that often arises is that companies lower prices too quickly to make a sale rather than convincing buyers that their higher-value products guarantee higher prices." According to "promotion is an activity in an effort to convey the benefits of the product and persuade customers to buy the products offered. Promotion is one of the determining factors regarding the success of marketing programs. If consumers have never heard or known the products offered by the company and also the benefits that will be received by consumers, then consumers will never buy the products offered". (Gunawan et al., 2023; Hakim, 2021)

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) . According to the place or distribution channel, it is "the activities of the company that makes the product available for consumption by consumers. A company's channel decisions will directly influence all other marketing decisions." Pricing depends on whether the company works with other parties or sells directly through the website. In the book, people are all actors who play a role in the presentation of services so that they can influence the perception of buyers. The book also explains that there are elements of people, namely company employees, consumers and other customers within the scope of services. (Rusuli M. S. et al., 2013) (In Fatihudin & Anang Firmansyah, n.d.) *Personnel* play an important role in carrying out the management process. People are Human Resources (HR) who run a business, which provides the best service for their consumers. With the good service provided, consumers feel that the performance is good, and the consumer can buy back to buy the product According to , the process is a sequence of implementation or interrelated events that together turn input into output. This process can be carried out by humans, machines or nature using various existing resources. By definition, a process is a series of systematic steps, or stages that are clear and can be taken repeatedly, to achieve the desired outcome. If taken, each of those stages consistently leads to the desired results. The process is a planned activity. (Ratnawati, 2014) (Setyadi et al., 2024) (Setyadi et al., 2022)

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. (Setyadi et al., 2023b)

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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 KCP Pasar Inpress Prabumulih. 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 KCP Pasar Inpress Prabumulih, the interview technique was carried out on some samples, namely customers who use *Mobile Banking* at Bank Mandiri KCP Pasar Inpress Prabumulih, 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 in this study includes all customers of Bank Mandiri KCP Pasar Inpress Prabumulih who want to activate mobile banking. Sampling in this study uses a *purposive sampling* technique, namely sampling technique where the sampling technique is based on chance, namely anyone who comes to the branch office of Bank Mandiri KCP Pasar Inpress Prabumulih and meets with the researcher to activate *Mobile Banking*. The sample in the study was conducted to Bank Mandiri customers aged 17 years to 40 years, this was obtained at the time of the study that the age range was still able to be educated for the activation of *Mobile Banking*.

The research sample was conducted to 7 people as resource persons who provided information in this study, the resource persons who provided information in this study consisted of, Branch Managers (*Branch Managers*), *Customer service*, customers who have used and customers who have not used *Mobile Banking*. The sample focus in this study was shown to 7 customers who have used it and customers who have not used *Mobile Banking* who came as a customer population of Bank Mandiri KCP Pasar Inpress Prabumulih, of which these 5 people are customers who have not used *Mobile Banking*.

RESULT AND DISCUSSION

The results of the study will be presented in the form of an in-depth narrative description. Data obtained from qualitative methods through in-depth interviews, participatory observations, and analysis will be analyzed to answer research questions. The results obtained include qualitative findings that describe the experiences, perspectives, and meanings given by participants to the phenomenon studied. Each finding will be elaborated in detail to show the main themes, patterns, and categories found in the data. This chapter describes the results obtained from the research conducted on the marketing mix of *products, promotions, and people* on customer decisions in the use of *mobile banking* at Bank Mandiri KCP Pasar Inpress Prabumulih. Data obtained through

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qualitative methods, such as in-depth interviews and participatory observations, were analyzed using a thematic approach to identify relevant patterns, themes, and relationships.

Table 1. Results of Interview with *Bank Mandiri Branch Manager KCP Pasar Inpress Prabumulih*

No.	Question	Interview Results
1.	What marketing mix strategies are carried out to customers to attract customer interest in the use of <i>Mobile Banking</i> at Bank Mandiri KCP Pasar Inpress Prabumulih	The marketing mix strategy carried out by Bank Mandiri KCP Pasar Inpress Prabumulih 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 marketing.
2.	What are the convenience services provided by Bank Mandiri KCP Pasar Inpress Prabumulih to its customers?	There are many convenient services provided by Bank Mandiri KCP Pasar Inpress Prabumulih to customers, one of which is with a technology digitization program, namely the activation of <i>Mobile Banking Livin by' Mandiri</i> which is promoted for customers and prospective customers of Bank Mandiri KCP Pasar Inpress Prabumulih.
3	What is the purpose of the bank implementing <i>Mobile Banking services</i> ?	The general purpose of Bank Mandiri KCP Pasar Inpress Prabumulih by implementing <i>the Mobile Banking</i> service itself is to make it easier for customers to make various <i>financial</i> and <i>non-financial</i> transactions by using applications in a safe, easy and fast manner that can be accessed via <i>smartphones</i> .
4	Does the product marketing mix affect the Customer's Decision on the Use of <i>Mobile Banking</i> at Bank Mandiri KCP Pasar Inpress Prabumulih?	In my opinion, the product marketing mix affects the customer's decision to use <i>Mobile Banking</i> , because in this marketing mix (<i>product</i>) 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 <i>Mobile Banking</i> at Bank Mandiri KCP Pasar Inpress Prabumulih?	In my opinion, the promotion marketing mix is the most influential marketing mix in introducing <i>Mobile Banking</i> banking services from Bank Mandiri KCP Pasar Inpress Prabumulih because promotion is Bank Mandiri's effort to convey products, advantages, benefits and influences and attract customers to use the products offered. Promotion is one of the determining factors regarding the success of marketing programs. If consumers have never heard or known the products offered by the company and also the benefits that consumers will receive, then consumers will never buy the products offered. Promotion also aims to change the attitude and behavior of customers, who previously did not know to become acquaintances.
6	Does the marketing mix of people affect the Customer's Decision on the Use of <i>Mobile Banking</i> at Bank Mandiri KCP Pasar Inpress Prabumulih?	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.

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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?	The obstacles faced in conducting a promotional marketing mix to customers are informing customers about the existence of new products, correcting false impressions, reducing customers' fears and concerns about the product, and also building the Company's image by distributing brochures, installing banners and making advertisements as well as providing socialization to customers. This requires considerable time and cost.
9	What are the obstacles faced in conducting a people marketing mix to customers?	The obstacles faced in conducting a people marketing mix to customers when explaining and convincing customers about the advantages, benefits and advantages of the products offered. The marketing mix of <i>people</i> in this case is expected by stakeholders to understand <i>product knowledge</i> , carry out a good, agile, sympathetic, meticulous and accurate service process that can realize satisfaction and change perceptions, as well as influence customers to use the products offered.
10	How does the Company overcome the obstacles it faces?	The following is how the company overcomes the obstacles faced in influencing customers' interest in using <i>Mobile Banking</i> is that all <i>elements</i> or all parties who are members of the Company are required to take part in promoting, socializing, distributing brochures, installing banners, and placing advertisements on social media regarding the products offered (<i>Mobile Banking Livin by' Mandiri</i>) and all parties are demanded, taught and given training on <i>product knowledge</i> about the products offered.

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 KCP Pasar Inpress Prabumulih, 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 <i>Mobile Banking</i> is 20 customers.
2.	Of the total customers at Bank Mandiri KCP Pasar Inpress Prabumulih, 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 <i>Mobile Banking</i> is 40 customers. This is a reference for the future, we as stakeholders are required to socialize the activation of <i>Mobile Banking</i> to the public, in order to support the company's programs.
3.	What is the purpose of the bank implementing <i>Mobile Banking services</i> ?	The purpose of Bank Mandiri KCP Pasar Inpress Prabumulih by implementing <i>Mobile Banking</i> services is to reduce the number of customers who come to branches to make transactions offline and Bank Mandiri aims to make it

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		easier for customers to make various <i>financial</i> and <i>non-financial</i> transactions by using applications in a safe, easy and fast manner that can be accessed via <i>smartphones</i> .
4	Does the product marketing mix affect the Customer's Decision on the Use of <i>Mobile Banking</i> at Bank Mandiri KCP Pasar Inpress Prabumulih?	In my opinion, the product marketing mix affects the customer's decision to use <i>Mobile Banking</i> , because in this marketing mix (<i>product</i>) 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 <i>Mobile Banking</i> at Bank Mandiri KCP Pasar Inpress Prabumulih?	In my opinion, the promotion marketing mix is the most influential marketing mix in introducing <i>Mobile Banking banking services</i> from Bank Mandiri KCP Pasar Inpress Prabumulih because promotion is Bank Mandiri's effort to convey products, advantages, benefits and influences as well as attract customer interest by distributing brochures, placing banners on the street and socializing through social media. Promotion is one of the determining factors regarding the success of marketing programs. If consumers have never heard or know the products offered by the company and also the benefits that will be received by consumers. Promotion also aims to change the attitude and behavior of customers, who previously did not know to become acquaintances.
6	Does the marketing mix of people affect the Customer's Decision on the Use of <i>Mobile Banking</i> at Bank Mandiri KCP Pasar Inpress Prabumulih?	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?	The obstacles faced in conducting a promotional marketing mix to customers are informing customers about the existence of new products, correcting false impressions, reducing customers' fears and concerns about the product, and also building the Company's image by distributing brochures, installing banners and making advertisements as well as providing socialization to customers. This requires considerable time and cost.
9	What are the obstacles faced in conducting a people marketing mix to customers?	The obstacles faced in conducting the marketing mix of people in this case are stakeholders, we are expected to understand <i>product knowledge</i> , carry out a good, agile, sympathetic, careful and accurate service process that can provide satisfaction and change customer perceptions, as well as influence customers to use the products offered. We must also explain in detail about the products offered and convince customers of the advantages, benefits and

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		advantages of the products offered. We are also asked to be patient, friendly and polite in giving and offering products.
10	How does the Company overcome the obstacles it faces?	The way the company overcomes the obstacles it faces in influencing customers' interest in using <i>Mobile Banking</i> is that all employees and staff of the company are required to take part in promoting, socializing, distributing brochures, installing banners, and placing advertisements on social media about the products offered, as well as all parties are required, taught and given training on <i>product knowledge</i> regarding the products offered. It is not uncommon for all employees to often participate in <i>city events</i> as one of the promotional means carried out by Bank Mandiri KCP Pasar Inpress Prabumulih to promote products that are indeed the focus of the Company in the era of technological digitalization.

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

No.	Question	Interview Results
1.	Are you a Bank Mandiri KCP Pasar Inpress Prabumulih customer who actively uses <i>Mobile Banking services</i> ?	Yes. I am a customer of Bank Mandiri KCP Pasar Inpress Prabumulih who actively uses <i>Mobile Banking services</i> .
2.	Where do you find out about <i>Mobile Banking services</i> ?	I found out about <i>the Livin by' Mandiri Mobile Banking service</i> 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 <i>the Mobile Banking service</i> from Bank Mandiri.
4	Do you understand how to use <i>the Bank Mandiri KCP Pasar Inpress Prabumulih Mobile Banking service</i> ?	Yes. I understand how to use it.
5	Do you often use the Mandiri <i>Mobile banking service</i> facility of KCP Pasar Inpress Prabumulih?	Yes. I often use <i>Mobile Banking services</i> from Bank Mandiri.
6	What made you decide to use this <i>Mobile Banking Service Bank Mandiri KCP Pasar Inpress Prabumulih</i> ?	I decided to use <i>the Mobile Banking service</i> 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 <i>Mobile Banking Bank Mandiri KCP Pasar Inpress Prabumulih</i> ?	Yes. There are many convenience features of <i>Mobile Banking</i> that I know
8	Where do you know the features contained in <i>Bank</i>	I know the features contained in <i>the Mobile Banking service</i> from advertisements on television about the features of

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	<i>Mandiri KCP Pasar Inpress Prabumulih</i> Mobile Banking	convenience, benefits and advantages in <i>the Mobile Banking</i> service, I also often search the internet about <i>the Livin by' Mandiri Mobile Banking service from KCP Pasar Inpress Prabumulih</i>
9	What are the common problems faced while using <i>Mobile Banking</i> ?	The problems that I often face while using the <i>Mobile Banking service</i> from Bank Mandiri are network constraints and there are still many transaction menus that I do not understand.
10	What is your response to <i>Mobile Banking</i> from Bank Mandiri KCP Pasar Inpress Prabumulih?	I am very happy and feel helped by this <i>Mobile Banking</i> service . Because this service is one of the convenience programs provided by Bank Mandiri KCP Pasar Inpress Prabumulih to customers that must be used by customers because customers can make banking transactions using only a <i>smartphone and the</i> convenience, efficiency of time and convenience of customers 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 KCP Pasar Inpress Prabumulih customer who actively uses <i>Mobile Banking services</i> ?	It is true that I am an active customer who uses <i>Mobile Banking services</i> from Bank Mandiri KCP Pasar Inpress Prabumulih.
2.	Where do you find out about <i>Mobile Banking services</i> ?	I know about the <i>Livin by' Mandiri Mobile Banking service from the socialization that is often carried out on Sunday mornings by Bank Mandiri KCP Pasar Inpress Prabumulih in the city park and I also often see from the banners on the street.</i>
3.	How long have you been using <i>Mobile banking services</i> ?	I have been using <i>the Mobile Banking</i> service from Bank Mandiri from 5 months ago.
4	Do you understand how to use the Bank Mandiri KCP Pasar Inpress Prabumulih <i>Mobile Banking service</i> ?	Yes. I understand how to use it.
5	Do you often use the <i>Mandiri Mobile banking service facility of KCP Pasar Inpress Prabumulih</i> ?	Yes. I often use <i>Mobile Banking services</i> from Bank Mandiri.
6	What made you decide to use this <i>Mobile banking service Bank Mandiri KCP Pasar Inpress Prabumulih</i> ?	I use <i>the Mobile Banking</i> 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 KCP Pasar Inpress Prabumulih <i>Mobile banking</i> ?	Yes. I know it
8	Where do you know the features contained in Bank	I know the features contained in <i>the Mobile Banking</i> service from Bank Mandiri employees, I was given an explanation

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	Mandiri KCP Pasar Inpress Prabumulih Mobile banking	about the convenience features available in <i>the Mobile Banking</i> service . It is not uncommon for me to ask Bank Mandiri employees if I have problems with <i>Mobile Banking</i> .
9	What are the common problems faced while using Mobile Banking?	The problem that I often face while using the <i>Mobile Banking</i> service from Bank Mandiri is network and <i>Maintenance</i> 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 KCP Pasar Inpress Prabumulih?	I am very happy and feel helped to use the <i>Mobile Banking</i> service from Bank Mandiri. Because in my opinion, this is one of the convenience programs provided by Bank Mandiri KCP Pasar Inpress Prabumulih 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 KCP Pasar Inpress Prabumulih?	Yes. I am an active customer of Bank Mandiri KCP Pasar Inpress Prabumulih.
2.	What transactions do you often do at Bank Mandiri KCP Pasar Inpress Prabumulih?	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 KCP Pasar Inpress Prabumulih?	Yes, I know the <i>Mobile Banking</i> service from Bank Mandiri KCP Pasar Inpress Prabumulih.
4.	Where do you find out about the Bank Mandiri KCP Pasar Inpress Prabumulih Mobile Banking service?	I know about <i>Mobile Banking</i> services from advertisements and banners posted on the street.
5	Why haven't you used the Bank Mandiri KCP Pasar Inpress Prabumulih Mobile Banking service?	I am not interested in using the <i>Mobile Banking</i> service from Bank Mandiri KCP Pasar Inpress Prabumulih because I still don't understand and I have not been given an explanation about <i>Mobile Banking</i> itself.
6.	What made you decide to use this Mobile banking service Bank Mandiri KCP Pasar Inpress Prabumulih?	What I decided to use <i>the Bank Mandiri KCP Pasar Inpress Prabumulih Mobile Banking Service</i> 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.
7.	Do you know how to use <i>Mobile Banking</i> ?	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 KCP Pasar Inpress Prabumulih Mobile banking?	I don't really understand the various features contained in the <i>Mobile Banking</i> service , but I always learn to use the application and I also often look for information on google about the features in <i>Mobile Banking</i> from Bank Mandiri KCP Pasar Inpress Prabumulih, which will later support my transaction activities.

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9.	Does the Mobile Banking service from Bank Mandiri KCP Pasar Inpress Prabumulih make it easier for you?	I think this <i>Mobile Banking</i> service is very helpful for me, because by using this <i>Mobile Banking</i> 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 KCP Pasar Inpress Prabumulih?	I am very helped by the existence of this <i>Mobile Banking</i> service from Bank Mandiri, because I can make transactions only using a <i>smartphone</i> 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 KCP Pasar Inpress Prabumulih?	Yes, I am a customer of Bank Mandiri KCP Pasar Inpress Prabumulih.
2.	What transactions do you often do at Bank Mandiri KCP Pasar Inpress Prabumulih?	Transactions that I often do at Bank Mandiri KCP Pasar Inpress Prabumulih include cash deposits and remittances.
3.	Do you know the <i>Mobile Banking</i> service of Bank Mandiri KCP Pasar Inpress Prabumulih?	Yes, I know about the Bank Mandiri KCP Pasar Inpress Prabumulih <i>Mobile Banking</i> service
4.	Where do you find out about the <i>Bank Mandiri KCP Pasar Inpress Prabumulih Mobile Banking</i> service?	I initially learned about the <i>Bank Mandiri KCP Pasar Inpress Prabumulih Mobile Banking</i> service from a banner installed in front of the <i>Bank Mandiri KCP Pasar Inpress Prabumulih</i> branch office and I was offered and educated by customer service about the usability and benefits of using <i>Mobile Banking</i> .
5.	Why haven't you used the <i>Bank Mandiri KCP Pasar Inpress Prabumulih Mobile Banking</i> service?	I have not used the <i>Mobile Banking</i> service because I have not received information about <i>Mobile Banking</i> from Bank Mandiri KCP Pasar Inpress Prabumulih.
6.	What made you decide to use this <i>Mobile Banking</i> Service Bank Mandiri KCP Pasar Inpress Prabumulih?	At first, I was hesitant to use the <i>Mobile Banking</i> service from Bank Mandiri KCP Pasar Inpress Prabumulih. However, I was given an explanation by <i>customer service</i> about the benefits of using <i>Mobile Banking</i> services, but also an explanation of a number of convenience features in <i>Mobile Banking</i> , which will later make it easier for me to transact from <i>my mobile phone</i> .
7.	Do you understand how to use the <i>Mobile Banking</i> application?	I don't understand how to use the <i>Mobile Banking</i> application, but when I was given an explanation by <i>customer service</i> , I already understood how to use it. I will also use google if I am confused about accessing <i>Mobile Banking</i> .
8.	Do you know the features contained in <i>Mobile Banking</i> Bank Mandiri KCP Pasar Inpress Prabumulih?	I don't know about the features contained in <i>Mobile Banking</i> , but at the time of activating <i>Mobile Banking</i> I was given education and explanation by <i>customer service</i> about the convenience features contained in <i>Mobile Banking</i> which will

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		later facilitate my banking transactions just by using <i>a mobile phone</i> .
9.	Does <i>the Mobile Banking service</i> from Bank Mandiri KCP Pasar Inpress Prabumulih make it easier for you?	I think this <i>Mobile Banking</i> service helps make it easier for me. By using <i>Mobile Banking</i> , 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 <i>Mobile Banking</i> from Bank Mandiri KCP Pasar Inpress Prabumulih?	I strongly support the program from Bank Mandiri KCP Pasar Inpress Prabumulih, I also recommend this <i>Mobile Banking</i> service for customers. Because I think this is a good program for customers in the future, with <i>the Mobile Banking service</i> , customers can make banking transactions without having to come to a branch office.

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 KCP Pasar Inpress Prabumulih?	Yes, I am a customer of Bank Mandiri KCP Pasar Inpress Prabumulih
2.	What transactions do you often do at Bank Mandiri KCP Pasar Inpress Prabumulih?	The transactions that I often do at Bank Mandiri KCP Pasar Inpress Prabumulih are cash deposits, remittances and installment payments.
3.	Do you know the <i>Mobile Banking</i> service of Bank Mandiri KCP Pasar Inpress Prabumulih?	Yes, I know the <i>Mobile Banking service</i> from Bank Mandiri KCP Pasar Inpress Prabumulih.
4.	Where do you find out about <i>the Bank Mandiri KCP Pasar Inpress Prabumulih Mobile Banking</i> service?	I know about the <i>Mobile Banking</i> service of Bank Mandiri KCP Pasar Inpress Prabumulih from the banner installed around Bank Mandiri KCP Pasar Inpress Prabumulih, I was also given an explanation of <i>Mobile Banking</i> itself by <i>customer service</i> when I made a transaction at the branch office of Bank Mandiri KCP Pasar Inpress Prabumulih.
5.	Why haven't you used <i>the Bank Mandiri KCP Pasar Inpress Prabumulih Mobile Banking</i> service?	Before being given an explanation by <i>customer service</i> , I did not know and did not understand what the use of <i>Mobile Banking</i> itself was.
6.	What made you decide to use this <i>Mobile Banking Service</i> Bank Mandiri KCP Pasar Inpress Prabumulih?	After being explained by <i>customer service</i> , I think this service will be useful for me, I also think this <i>Mobile Banking</i> service will later help my banking transactions. With this <i>Mobile Banking</i> service, I hope that this service can help my banking transactions in the future without having to go to the Bank Mandiri KCP Pasar Inpress Prabumulih branch office to make transactions.

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7.	Do you know how to use <i>Mobile Banking</i> ?	At first I didn't understand how to use this Mobile Banking service, but after being given an explanation by <i>customer service</i> about how to use this <i>Mobile Banking</i> service, I already understood a little bit how to use this <i>Mobile Banking</i> service, not infrequently I also learned this <i>Mobile Banking</i> service from google.
8.	Do you know the features contained in Mobile <i>Banking</i> Bank Mandiri KCP Pasar Inpress Prabumulih?	Yes. I was given an explanation by <i>customer service</i> about the features contained in this <i>Mobile Banking</i> . Where these features will later help my banking transaction process using only my <i>mobile phone</i> .
9.	Does <i>the Mobile Banking service</i> from Bank Mandiri KCP Pasar Inpress Prabumulih make it easier for you?	I think this <i>Mobile Banking</i> service helps make it easier for me. By using <i>Mobile Banking</i> 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 <i>mobile phone</i> without having to come to a Bank Mandiri branch office.
10.	What is your response to <i>Mobile Banking</i> from Bank Mandiri KCP Pasar Inpress Prabumulih?	I am very helped by the banking services from Bank Mandiri KCP Pasar Inpress Prabumulih. In my opinion, this <i>Mobile Banking</i> service is a very helpful service for customers, with this <i>Mobile Banking</i> 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*

It	Research Questions	Customer 1 who has used <i>Mobile Banking</i> (Mrs. Siska Fransisca)	Customer 2 who is already using <i>Mobile Banking</i> (Mr. Renaldo Akbar)
1.	Are you a Bank Mandiri KCP Pasar Inpress Prabumulih customer who actively uses <i>Mobile Banking services</i> ?	Yes. I am a customer of Bank Mandiri KCP Pasar Inpress Prabumulih who actively uses <i>Mobile Banking services</i> .	It is true that I am an active customer who uses <i>Mobile Banking services</i> from Bank Mandiri KCP Pasar Inpress Prabumulih.
2.	Where do you find out about <i>Mobile Banking services</i> ?	I found out about <i>the Livin by' Mandiri Mobile Banking service</i> from a banner that I often see on the streets.	I know about the <i>Livin by' Mandiri Mobile Banking service</i> from the socialization that is often carried out on Sunday mornings by Bank Mandiri KCP Pasar Inpress Prabumulih 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 <i>the Mobile Banking service</i> from Bank Mandiri.	I have been using <i>the Mobile Banking service</i> from Bank Mandiri from 5 months ago.
4.	Do you understand how to use <i>the Bank Mandiri KCP Pasar Inpress Prabumulih Mobile Banking service</i> ?	Yes. I understand how to use it.	Yes. I understand how to use it.

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5.	Do you often use the Mandiri <i>Mobile banking service</i> facility of KCP Pasar Inpress Prabumulih?	Yes. I often use <i>Mobile Banking services</i> from Bank Mandiri.	Yes. I often use <i>Mobile Banking services</i> from Bank Mandiri.
6.	What made you decide to use this <i>Mobile Banking Service</i> Bank Mandiri KCP Pasar Inpress Prabumulih?	I decided to use the <i>Mobile Banking service</i> 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 <i>the Mobile Banking service</i> 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 <i>Mobile Banking</i> Bank Mandiri KCP Pasar Inpress Prabumulih?	Yes. There are many convenience features of <i>Mobile Banking</i> that I know	Yes. I know it
8.	Where do you know the features contained in <i>Bank Mandiri KCP Pasar Inpress Prabumulih Mobile Banking</i>	I know the features contained in <i>the Mobile Banking service</i> from advertisements on television about the features of convenience, benefits and advantages in <i>the Mobile Banking service</i> , I also often search the internet about <i>the Livin by' Mandiri Mobile Banking service from KCP Pasar Inpress Prabumulih</i>	I know the features contained in <i>the Mobile Banking service</i> from Bank Mandiri employees, I was given an explanation about the convenience features available in <i>the Mobile Banking service</i> . It is not uncommon for me to ask Bank Mandiri employees if I have problems with <i>Mobile Banking</i> .
9.	What are the common problems faced while using <i>Mobile Banking</i> ?	The problems that I often face while using the <i>Mobile Banking service</i> from Bank Mandiri are network constraints and there are still many transaction menus that I do not understand.	The problem that I often face while using the <i>Mobile Banking service</i> from Bank Mandiri is network and <i>Maintence</i> system problems that are often carried out by Bank Mandiri at times above 22.00 WIB.
10	What is your response to <i>Mobile Banking</i> from Bank Mandiri KCP Pasar Inpress Prabumulih?	I am very happy and feel helped by this <i>Mobile Banking service</i> . Because this service is one of the convenience programs provided by Bank Mandiri KCP Pasar Inpress Prabumulih to customers that must be used by customers	I am very happy and feel helped to use the <i>Mobile Banking service</i> from Bank Mandiri. Because in my opinion, this is one of the convenience programs provided by Bank Mandiri KCP Pasar Inpress Prabumulih to customers.

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		because customers can make banking transactions using only a <i>smartphone</i> and the convenience, efficiency of time and convenience of customers when making transactions.	
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Table 9. Results of data processing for customers who have not used *mobile Banking*

It	Research Questions	Customer 1 who has not used <i>Mobile Banking</i> (Mrs. Fitri Astuti Zakiah)	Customer 2 who has not used <i>Mobile Banking</i> (Mr. Julian Rusman)	Customer 3 who has used <i>Mobile Banking</i> (Mrs. Ade Pratiwi)
1.	Are you a customer of Bank Mandiri KCP Pasar Inpress Prabumulih?	Yes. I am an active customer of Bank Mandiri KCP Pasar Inpress Prabumulih.	Yes, I am a customer of Bank Mandiri KCP Pasar Inpress Prabumulih.	Yes, I am a customer of Bank Mandiri KCP Pasar Inpress Prabumulih
2.	What transactions do you often do at Bank Mandiri KCP Pasar Inpress Prabumulih?	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 KCP Pasar Inpress Prabumulih include cash deposits and remittances.	The transactions that I often do at Bank Mandiri KCP Pasar Inpress Prabumulih are cash deposits, remittances and installment payments.
3.	Do you know the <i>Mobile Banking</i> service of Bank Mandiri KCP Pasar Inpress Prabumulih?	Yes, I know the <i>Mobile Banking</i> service from Bank Mandiri KCP Pasar Inpress Prabumulih.	Yes, I know about the Bank Mandiri KCP Pasar Inpress Prabumulih <i>Mobile Banking</i> service	Yes, I know the <i>Mobile Banking</i> service from Bank Mandiri KCP Pasar Inpress Prabumulih.
4.	Where do you find out about the <i>Bank Mandiri KCP Pasar Inpress Prabumulih</i> <i>Mobile Banking</i> service?	I know about <i>Mobile Banking</i> services from advertisements and banners posted on the street.	I initially learned about the <i>Bank Mandiri KCP Pasar Inpress Prabumulih</i> <i>Mobile Banking</i> service from a banner installed in front of the <i>Bank Mandiri KCP Pasar Inpress</i>	I know about the <i>Mobile Banking</i> service of Bank Mandiri KCP Pasar Inpress Prabumulih from the banner installed around Bank Mandiri KCP Pasar Inpress Prabumulih, I was also given an explanation of <i>Mobile Banking</i> itself by <i>customer service</i> when I made a transaction at the branch office of Bank Mandiri KCP Pasar Inpress Prabumulih.

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			<i>Prabumulih branch office and I was offered and educated by customer service about the usability and benefits of using Mobile Banking.</i>	
5.	<i>Why haven't you used the Bank Mandiri KCP Pasar Inpress Prabumulih Mobile Banking service?</i>	<i>I am not interested in using the Mobile Banking service from Bank Mandiri KCP Pasar Inpress Prabumulih because I still don't understand and I have not been given an explanation about Mobile Banking itself.</i>	<i>I have not used the Mobile Banking service because I have not received information about Mobile Banking from Bank Mandiri KCP Pasar Inpress Prabumulih.</i>	<i>Before being given an explanation by customer service, I did not know and did not understand what the use of Mobile Banking itself was.</i>
6.	<i>What made you decide to use this Mobile Banking Service Bank Mandiri KCP Pasar Inpress Prabumulih?</i>	<i>What I decided to use the Bank Mandiri KCP Pasar Inpress Prabumulih 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.</i>	<i>At first, I was hesitant to use the Mobile Banking service from Bank Mandiri KCP Pasar Inpress Prabumulih. However, I was given an explanation by customer service about the benefits of using Mobile Banking services, but also an explanation of a number of convenience features in Mobile Banking, which will later make it easier for me to transact from my mobile phone.</i>	<i>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 Mandiri KCP Pasar Inpress Prabumulih branch office to make transactions.</i>

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7.	Do you know how to use <i>Mobile Banking</i> ?	I don't understand how to use it. But I wanted to learn how to use it.	I don't understand how to use <i>the Mobile Banking application</i> , but when I was given an explanation by <i>customer service</i> , I already understood how to use it. I will also use google if I am confused about accessing <i>Mobile Banking</i> .	At first I didn't understand how to use this <i>Mobile Banking</i> service, but after being given an explanation by <i>customer service</i> about how to use this <i>Mobile Banking</i> service, I already understood a little bit how to use this <i>Mobile Banking</i> service, not infrequently I also learned this <i>Mobile Banking</i> service from google.
8.	Do you know the features contained in <i>Mobile Banking</i> Bank Mandiri KCP Pasar Inpress Prabumulih?	I don't really understand the various features contained in the <i>Mobile Banking</i> service, but I always learn to use the application and I also often look for information on google about the features in <i>Mobile Banking</i> from Bank Mandiri KCP Pasar Inpress Prabumulih, which will later support my transaction activities.	I don't know about the features contained in <i>Mobile Banking</i> , but at the time of activating <i>Mobile Banking</i> I was given education and explanation by <i>customer service</i> about the convenience features contained in <i>Mobile Banking</i> which will later facilitate my banking transactions just by using <i>a mobile phone</i> .	Yes. I was given an explanation by <i>customer service</i> about the features contained in this <i>Mobile Banking</i> . Where these features will later help my banking transaction process using only my <i>mobile phone</i> .
9.	Does <i>the Mobile Banking service</i> from Bank Mandiri KCP Pasar Inpress Prabumulih make it easier for you?	I think this <i>Mobile Banking</i> service is very helpful for me, because by using this <i>Mobile Banking</i> service, my activities can be helped, without me having to come to a Bank Mandiri branch office.	I think this <i>Mobile Banking</i> service helps make it easier for me. By using <i>Mobile Banking</i> , I can make banking transactions without having to come to a branch office, by using	I think this <i>Mobile Banking</i> service helps make it easier for me. By using <i>Mobile Banking</i> 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 <i>a mobile phone</i> without having to come to a Bank Mandiri branch office.

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			this service also saves customer time.	
10.	What is your response to <i>Mobile Banking</i> from Bank Mandiri KCP Pasar Inpress Prabumulih?	I am very helped by the existence of this <i>Mobile Banking</i> service from Bank Mandiri, because I can make transactions only using a <i>smartphone</i> without having to come to a branch office.	I strongly support the program from Bank Mandiri KCP Pasar Inpress Prabumulih, I also recommend this <i>Mobile Banking</i> service for customers. Because I think this is a good program for customers in the future, with the <i>Mobile Banking service</i> , customers can make banking transactions without having to come to a branch office.	I am very helped by the banking services from Bank Mandiri KCP Pasar Inpress Prabumulih. In my opinion, this <i>Mobile Banking</i> service is a very helpful service for customers, with this <i>Mobile Banking</i> service, customers can make banking transactions anywhere and anytime without having to come to a branch office.

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

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

Based on Miles and Huberman's theory, it is explained that qualitative data processing methods or techniques can be carried out through three stages, namely *data reduction*, *data display*, and *conclusion drawing/verification*. From the results of this interview, it can be concluded that each aspect of the marketing mix has its own important role in the customer's decision to use *mobile banking* services from Bank Mandiri KCP Pasar Inpress Prabumulih. Marketing mix as an internal element that is very important to form a marketing program. The marketing mix is a series of interrelated marketing tools in an effort to form the right marketing program so that the company can achieve marketing goals effectively as well as to satisfy the needs and desires of consumers.

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The method in the marketing mix will be the reason why consumers decide to make a purchase (Khotimah & Jalari, 2021).

The product marketing mix is the subject of research that is a problem at Bank Mandiri KCP Pasar Inpress Prabumulih, where according to Kotler and Armstrong (2019) Products are "everything that can be offered to the market to be noticed, obtained, used, or consumed that can satisfy a desire or need". Meanwhile, the indicators studied are the marketing mix of *promotion* and *people* where these two indicators are related to each other in influencing the use of *mobile banking services* from Bank Mandiri KCP Pasar Inpress Prabumulih. *Promotion* is a form of activity to convey the benefits and advantages of a *product* and a way to change the attitude and behavior of customers, who previously did not know, become aware and those who do not know, become familiar with *the product* offered. Meanwhile, *people* are all actors as stakeholders who play a role in presenting services and offering *products* so that they can influence the customer's decision to use.

However, based on the results of data obtained from observations and interviews conducted by researchers at Bank Mandiri KCP Pasar Inpress Prabumulih, it can be concluded that the promotion marketing mix is more dominant than the *product and people* marketing mix in influencing customers' decisions to use *mobile banking services* from Bank Mandiri KCP Pasar Inpress Prabumulih because based on data obtained from 4 out of 7 respondents who are customers of Bank Mandiri as a research sample, they know *mobile banking services from the promotional marketing mix* that they see from advertisements shared on social media, banners installed on the street and around the Bank Mandiri KCP Pasar Inpress Prabumulih office.

CONCLUSION

Based on the analysis of data from the results of observations and research interviews at Bank Mandiri KCP Pasar Inpress Prabumulih, 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. 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.

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