

THE EFFECT OF SERVICE QUALITY, LOCATION AND BRAND IMAGE ON CUSTOMER DECISIONS TO TRANSACT AT BANK MANDIRI KCP JAKARTA MAL PONDOK INDAH (PIM 1)

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Abstract

The banking industry in Indonesia in 2024 will experience various significant developments. One of them is the digitalization of banking. People adapt and transact using digital-based platforms to make transactions without having to visit the bank. Bank Mandiri also continues to innovate and transform to follow the current trends, including launching Livin by Mandiri and Smart Branch. This has an impact on the decreasing number of customers who come to branches to make transactions because they can transact easily through the Livin by Mandiri application. On the other hand, some customers still feel happy and comfortable transacting with integrated services provided by smart branch branches. Customers who come to the branch office also have a great opportunity to be offered various products so that they generate income for the branch. This study aims to analyze the influence of service quality, location and brand image on customer decisions to transact at Bank Mandiri KCP Jakarta Mal Pondok Indah (PIM 1). This study uses a quantitative approach. The population in this study is customers who are at Bank Mandiri KCP Jakarta Pondok Indah Mall (PIM 1). 100 customers were used as samples. The analysis method used was multiple linear regression with the help of the SPSS program. The results of the study showed that service quality partially had a positive and significant effect on customer decisions, location partially had a positive and significant effect on customer decisions, brand image partially had a positive and significant effect on customer decisions, kService quality, location and brand image simultaneously influence customer decision transact at Bank Mandiri KCP Jakarta Pondok Indah Mall (PIM 1).

Keywords: Quality of Service, Location, Brand Image, Customer Decisions

Abstrak

Industri perbankan di Indonesia pada tahun 2024 mengalami berbagai perkembangan yang signifikan. Salah satunya adalah digitalisasi perbankan. Masyarakat beradaptasi dan bertransaksi menggunakan platform berbasis digital untuk melakukan transaksi tanpa harus mengunjungi bank. Bank Mandiri juga terus melakukan berbagai inovasi dan transformasi untuk mengikuti tren yang terjadi, diantaranya adalah dengan meluncurkan Livin by Mandiri dan Smart Branch. Hal ini berdampak pada menurunnya jumlah nasabah yang datang ke cabang untuk bertransaksi karena dapat bertransaksi dengan mudah melalui aplikasi Livin by Mandiri. Di sisi lain, beberapa nasabah masih merasa senang dan nyaman bertransaksi dengan layanan secara terintegrasi yang dihadirkan oleh cabang smart branch. Nasabah yang datang ke kantor cabang juga memiliki peluang besar untuk ditawarkan berbagai produk sehingga mendatangkan pendapatan bagi cabang. Penelitian ini bertujuan untuk menganalisis pengaruh kualitas pelayanan, lokasi dan brand image terhadap keputusan nasabah bertransaksi pada Bank Mandiri KCP Jakarta Mal Pondok Indah (PIM 1). Penelitian ini menggunakan pendekatan kuantitatif. Populasi dalam penelitian ini adalah nasabah yang berada di Bank Mandiri KCP Jakarta Pondok Indah Mall (PIM 1). 100 nasabah digunakan sebagai sampel. Metode analisis yang digunakan adalah regresi linear berganda dengan bantuan program SPSS. Hasil penelitian menunjukkan bahwa kualitas pelayanan secara parsial berpengaruh positif dan signifikan terhadap keputusan nasabah, lokasi secara parsial berpengaruh positif dan signifikan terhadap keputusan nasabah, brand image secara parsial berpengaruh positif dan signifikan terhadap keputusan nasabah, kualitas pelayanan, lokasi, dan brand image secara simultan berpengaruh terhadap keputusan nasabah bertransaksi pada Bank Mandiri KCP Jakarta Pondok Indah Mall (PIM 1).

Kata Kunci: Kualitas Pelayanan, Lokasi, Brand Image, Keputusan Nasabah



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INTRODUCTION

The banking industry in Indonesia in 2024 will experience various significant developments, especially in facing global economic dynamics, technological changes, and regulatory and consumer demands. One of the main aspects of the banking conditions in Indonesia in 2024 is banking digitalization. Overall, Indonesian banking in 2024 will be increasingly advanced with technological adaptation and a commitment to sustainability, but must still face the challenges of regulation and global economic stability.

Banking continues to evolve in order to produce various innovations to meet the needs and fulfill the lifestyle of the community which has now transformed into a digital form. The Covid-19 pandemic in the past also became one of the accelerators of banking development in the digital era. During the pandemic, activities or mobility were limited. People finally adapted and made transactions using digital-based platforms so that the digital trend continues even though the pandemic is over. This continuous development is due to the benefits of digital transactions for customers that are felt to be real, such as practicality, convenience, personalization and security. This has triggered various banks in Indonesia to compete with each other to complete their services with various innovations. From Bank Indonesia data, digital banking transactions in July 2024 grew by 30.50 percent year on year (yoy) to 1,845.27 million transactions. Where electronic money transactions grew 22.61 percent yoy to reach 1,272.35 million transactions.

Based on Bank Indonesia's financial report for June 2024, Bank Mandiri ranks first as the largest bank in terms of assets, namely IDR 2,257.8 trillion. To be able to compete with other competitor banks in the digital era, one of the steps taken by Bank Mandiri is to continue to consistently carry out digital transformation. Bank Mandiri's digital banking service transformation was launched in October 2021, namely *Livin'* by Mandiri to increase the ease and convenience of accessing banking services. *Livin'* is a superapp that utilizes an AI approach to create a unique and modern personal touch in accessing complete financial services. *Livin'* provides services that are adaptive to customers' new habits in making transactions. Banking services can now be accessed and used online anytime and from any location using digital platforms and applications, not only limited to actual bank offices. In the following year 2022, Bank Mandiri also launched 241 Smart Branches simultaneously in Indonesia. This innovation has adopted new service features that make it easier for customers to make transactions. Through the features in Smart Branch, customers will experience a fast, easy, and safe banking experience with the support of digital technology. Smart Branch is designed to accommodate customer needs based on the level of digital adoption by

presenting a service process that is integrated with digital channels and self-service machines. In addition, customers who require product consultation and other services can also be directly assisted by the General Banker (GB) on duty.

One example of KCP Smart Branch Bank Mandiri with Hybrid Branch type is Bank Mandiri KCP Jakarta Mal Pondok Indah (PIM 1). Hybrid Branch type can be utilized by customers who need banking services in a complex and digitalized manner. Hybrid Branch comes with digital facilities such as ATM Deposit Withdrawal, CSM and Video Conference Box, as well as General Banker who provides services and solutions for financial products, digital banking education, and other banking transaction services. Bank Mandiri KCP Jakarta Mal Pondok Indah (PIM 1) is one of the largest branches under the Jakarta Pondok Indah Area. This branch is located at PIM 1 Block B-2, Jl. Metro Pondok Indah Mall, Kel. Pondok Pinang, Kec. Kebayoran Lama, South Jakarta City, Jakarta Province

The results of observations and interviews with employees in the field, the trend of digitalization of banking transactions has a significant impact on the tendency of decreasing number of transactions at branch offices. This is due to the decrease in the number of customers coming to the branch. On the other hand, some customers feel happy and comfortable transacting with the integrated services presented by this smart branch. It is also undeniable that transactions at branch offices are still something important and a choice for many customers who need special services, have problems that require direct handling, or need help in understanding banking procedures. Customers who decide to come to the branch office will also have a great opportunity to generate income for the branch. Where meeting bank officers with customers face to face will allow customers to make more transactions and bank officers can market more complete banking products. The increasing number of banking transactions and products sold will of course make a branch earn a lot of profit.

Customer decision is a point in the decision-making process by a customer, where the customer shows that they really want to use the product or service offered by the company.¹

There are several factors that influence customers to decide to transact (buy or use banking goods or services) at a bank. These factors will make banks do various ways to attract customers to come to the branch.

Factors that can influence purchasing decisions include product quality, service quality and brand image.² The first factor that can influence customer decisions is service quality. Service

¹ Koto, K. (2019). Pengaruh Promosi Dan Pengetahuan Terhadap Keputusan Siswa Membuka Tabungan Di Pt. Bank Sumut KCP Pembantu Syariah Hm.Yamin.

² Novan Andrianto and Achmad Yanu Alif Fianto, "Brand Image among the Purchase Decision Determinants," *Jurnal Studi Komunikasi (Indonesian Journal of Communications Studies)* 4, no. 3 (2020): 700, <https://doi.org/10.25139/jsk.v4i3.2546>.

Quality is the totality of features and characteristics of a product or service in its ability to meet predetermined needs, where the service provider provides services that exceed customer expectations.³

Studies related to service quality and location on purchasing decisions have been conducted by previous researchers. One of the studies conducted by previous researchers obtained results that service quality has a significant influence on purchasing decisions. Where if the service quality is good, then purchasing decisions will also increase.⁴ Other research that also supports this was conducted by previous research.⁵ That service quality has an influence on customer decisions. Contrary to their opinion, studies conducted by previous research⁶ which obtained the result that the quality of service did not have a significant influence on the decision to choose a product. Another factor that can influence the customer's decision to entrust their economic activities to a bank is location. Location is the ease of access for customers to make transactions and utilize banking services. In banking marketing, location has a broad meaning, namely a place that physically means a bank office and a channel for customers to access various banking products and services.⁷

Based on the results of previous research which was also conducted by shows that location has a positive and significant influence on customer decisions.⁸ The same results were conveyed by previous research that location influences customers' savings decisions.⁹ On the other hand, the research produced by previous research is actually the opposite. The results of the study stated that location does not have a significant influence on the decision of customers to become customers at

³ Ratnasari R.T dan Aksa, M.H. 2016. *Manajemen Pemasaran Jasa*. Cetakan Ke -2. Penerbit Ghalia Indonesia. Bogor.

⁴ Rizki, a. R. 2023. Pengaruh kualitas produk, promosi dan kualitas pelayanan terhadap keputusan nasabah menggunakan tabungan mudharabah pada bank syariah Indonesia KC Madiun Agus Salim.

⁵ Komsaria Pohan, "Pengaruh Promosi, Kualitas Pelayanan, Motivasi Dan Lokasi Terhadap Keputusan Nasabah Dalam Memilih Tabungan Emas Di Pegadaian Cabang Purwokerto (Studi Kasus Nasabah Pegadaian Cabang Purwokerto)," *Eprints.Uinsaizu.Ac.Id*, 2023, 1–103, [https://eprints.uinsaizu.ac.id/17957/1/Komsaria Pohan.pdf](https://eprints.uinsaizu.ac.id/17957/1/Komsaria%20Pohan.pdf).

⁶ nurul faqiatul Ania, "Faktor-Faktor Yang Mempengaruhi Keputusan Nasabah Dalam Memilih Produk Gadaai Emas Syariah Di Bri Syariah Kc Semarang," *Skripsi*, 2020, 1–180.

⁷ Suryani, Tatik. 2017. *Manajemen Pemasaran Strategik Bank Di Era Global Menciptakan Nilai Unggul Untuk Kepuasan Nasabah*. Prenamedia Group.

⁸ Nurcahyo Wiwit, 2024. Analisis Faktor Yang Berpengaruh Terhadap Keputusan Nasabah Pada Pt. Bpr Putera Dana Malang.

⁹ Erika Tri Wahyuni, "Pengaruh Lokasi, Bagi Hasil Dan Religiusitas Terhadap Keputusan Menabung Di Bmt Ugt Nusantara Capem Pesanggaran Kabupaten Banyuwangi," *Skripsi, Institut Agama Islam Darussalam Blokagung Banyuwangi*, 2022.

the BNI bank KCP office assistant shoulder.¹⁰ Another similar study stated that location factors have a positive but not significant influence on customer decisions.¹¹

Another factor that can influence customer decisions is brand image. Brand image is what consumers think and feel when they hear or see a brand. A positive consumer image of a brand makes it more likely for consumers to make a purchase. A better brand is also data in building a positive company image.¹²

Another study conducted by another researcher also found that Brand Image has a significant influence on the decision to use banking services.¹³ Where with a good Brand Image, the customer's decision to use bank services also increases. Research on Brand Image was also conducted by previous research which stated that Brand Image has a significant effect on customer decisions.¹⁴ In contrast to studies conducted by previous researchers¹⁵ and other researchers¹⁶ which found that Brand Image did not have a significant influence on customer decisions.

Based on the phenomena, data, previous research and existing gaps, researchers are interested in knowing "The Influence of Service Quality, Location and Brand Image on Customer Decisions to Transact at Bank Mandiri KCP Jakarta Mal Pondok Indah (PIM 1)."

To obtain a clear picture of the direction of the research, an explanation of the research conceptual framework is presented as follows:

¹⁰ Pratiwi Veronika Katuuk, Altje L. Tumbel, and Reitty L. Samadi, "Pengaruh Produk, Harga, Lokasi Dan Promosi Terhadap Keputusan Menjadi Nasabah Di Bank Bni Kantor Cabang Pembantu Bahu," *Samadi... 4819 Jurnal EMBA* 7, no. 4 (2019): 4819–28.

¹¹ Hanif Burhanudin, "Pengaruh Produk, Lokasi, Dan Promosi Terhadap Keputusan Nasabah Menabung Di Bank Syariah Indonesia KCP Sukoharjo Kartasura (Studi Pada Mahasiswa UIN Raden Mas Said Surakarta)," 2023, 1–90.

¹² MM. Dr. M. Anang Firmansyah, SE., "Buku Pemasaran Produk Dan Merek," *Buku Pemasaran Produk Dan Merek*, no. August (2019): 1–337.

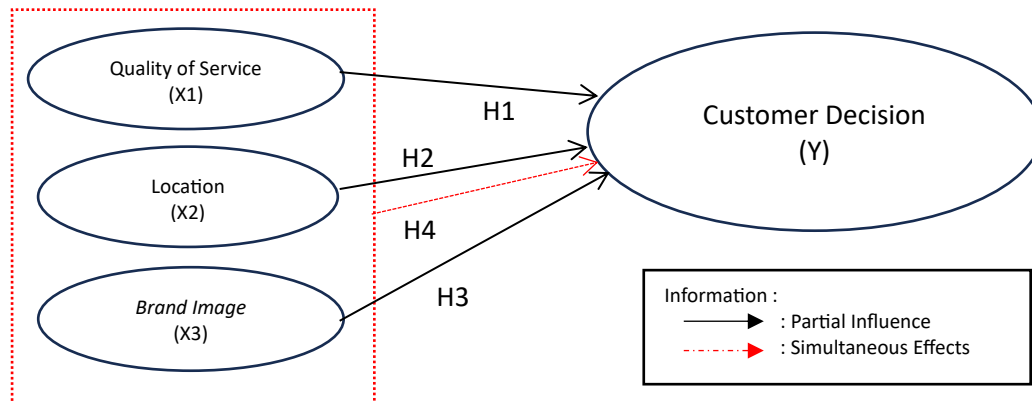
¹³ N Niswatun and Edi Susilo, "Pengaruh Brand Image, Literasi Keuangan Syariah, Dan Syariah Governance, Terhadap Keputusan Menggunakan Jasa Perbankan Syariah," *AL HUKMU: Journal of Islamic Law and Economics* 01, no. 1 (2022): 1–11, <https://doi.org/10.54090/hukmu.74>.

¹⁴ Rohmaniah, Alfiatul 2019. Pengaruh Pengetahuan, Promosi, Lokasi Dan *Brand Image* Terhadap Keputusan Nasabah Menabung Di Bank Syariah Dengan Religiusitas Sebagai Variabel Moderating (Studi Kasus Masyarakat Kota Salatiga).

¹⁵ Khamdiyah Heni, 2019. Pengaruh Promosi, *Brand Image*, Dan Kualitas Pelayanan Terhadap Keputusan Nasabah Menabung Di Bank Syariah Dengan Minat Sebagai Variabel Intervening (Studi Bank Syariah Mandiri KCP Boyolali) Kotler, P. 2015. *Marketing Management*, 15th Edition. Pearson Education.

¹⁶ Afrian Rachmawati, "Proses Pengambilan Keputusan Nasabah Bank Syariah dalam Memilih Produk Pembiayaan Kepemilikan Rumah (Studi Kasus Nasabah Bank Muammalat KCI Darmo Surabaya)," *Jurnal Ekonomi Syariah* 5, no. 1 (2020): 1–20.

Figure 1. Conceptual Framework



RESEARCH METHODS

The research method used is using a quantitative approach. Population is the total of objects that have certain characteristics and qualities that will be analyzed and concluded by researchers. Population is an aggregation of all elements that need to be determined along with content, units, scope and time. So the population does not only consist of people but also objects and other natural objects.¹⁷ The population in this study were customers at Bank Mandiri KCP Jakarta Pondok Indah Mall (PIM 1).

Researchers used a non-probability sampling method, which does not give each member of the population an equal chance of being selected. Sampling from a population can be due to chance or a determining factor from the researcher. The research uses accidental sampling technique. The sampling method in this study uses *proportional sampling*. *Accidental sampling* is a technique for determining samples based on chance, in this technique sampling is done as is or based on the ease of obtaining the required data.¹⁸ The sample was selected accidentally using this sampling procedure. Customers who happened to be met by the researcher at that time will be selected as samples. Sampling in the accidental sampling technique is not predetermined. Researchers only collect information from the sampling units they find. This method can be used if the members are considered homogeneous. It is said to be homogeneous because the population in this study were those who were customers and were at Bank Mandiri KCP Jakarta PIM 1. The determination of the sample size in this study was carried out by utilizing the Lemeshow formula. The Lemeshow

¹⁷ Albar, A., T., & Mulyani. 2021 Metodologi Penelitian: Sederhana, Ringkas, Padat dan Mudah Dipahami. Scopindo : Surabaya.

¹⁸ Albar, A., T., & Mulyani. 2021 Metodologi Penelitian: Sederhana, Ringkas, Padat dan Mudah Dipahami. Scopindo : Surabaya.

formula is used to calculate samples where the population is unknown. The calculations used are as follows:

$$n = \frac{Z^2 \times P(1 - P)}{d^2}$$

Information:
n = number of samples
Z = z score at 95% confidence level = 1.96
P = maximum estimated value = 0.5
d = alpha (0.010) or sampling error 10%

$$n = \frac{1,96^2 \times 0,5 (1 - 0,5)}{0,10^2}$$

$$n = \frac{3,8416 \times 0,25}{0,01}$$
$$n = 96,04$$

(rounded up to 100)

Data collection techniques are techniques in a study that aims to obtain data. The data will then be processed into accurate research results. The compilation of ordinal data is obtained by distributing or distributing questionnaires containing closed statements, so that respondents only need to fill in the statement according to the conditions or situations experienced by the respondents.

The data obtained from the results of the questionnaire distribution were then tested on research instruments, namely validity tests, reliability tests, classical assumption tests and hypothesis tests. The data analysis method used in this study is multiple linear regression analysis using SPSS software. This regression analysis aims to find out in full about the relationship between variables *independent* and variables *dependent* either partially or simultaneously.

RESULTS AND DISCUSSION

Respondent Description

In this study, respondents were customers who transacted at Bank Mandiri KCP Jakarta PIM 1 at Customer Service (CS) and Teller. To find out the characteristics of respondents based on the study program taken can be seen in table 1.

Table 1. Data on Frontliner Transaction Respondents

No.	Transactions on Frontliner	Amount	Percentage
1.	CS	61	61%
2.	Teller	39	39%
Total		100	100%

Source: Primary Data Processed by Researchers, 2024

From Table 1, it can be seen that respondents who transacted at CS were 61 or 61%. While respondents who transacted at Teller were 39 or 39%. This percentage of respondents also refers to the sampling in this study which used the nonprobability method with the accidental sampling technique. The accidental sampling technique is used by means of a sampling technique based on coincidence, so customers who happen to meet the researcher are used as respondents for collecting questionnaire data.

To find out the characteristics of respondents based on gender, see Table 2.

Table 2. Respondent Data Based on Gender

No.	Gender	Amount	Percentage
1.	Man	32	32%
2.	Woman	68	68%
Total		100	100%

Source: Primary Data Processed by Researchers, 2024

From Table 2, it can be interpreted that the percentage comparison of male and female respondents in taking respondents from a sample of 100, namely male respondents were 32% while female respondents were 68%. This can be assumed because visitors to Pondok Indah Mall 1 are mostly women who are known to prefer going to the mall and also making transactions at Bank Mandiri which is located in Pondok Indah Mall 1. The large number of women who make transactions is inseparable from *stereotype* which has emerged in society that women are more interested in visiting malls for shopping or just hanging out

Table 2, which contains total respondent data based on age, provides a comparative overview of the percentage of the total 100 male and female respondents in this study. The following are the results of respondent data based on age. Table. 3 Respondent Data Based on Age

Table 3. Respondent Data Based on Age

No.	Age	Amount	Percentage
1.	17 - 24 Years	7	7%
2.	25 - 34 Years	27	27%
3.	35 - 44 Years	25	25%
4.	45 - 54 Years	19	19%
5.	55 - 64 Years	12	12%
6.	≥ 65 Years	10	10%
Total		100	100%

Source: Primary Data Processed by Researchers, 2024

From Table 3, it can be seen that the largest percentage is respondents with an age range of 25 - 34 years with a total of 27% followed by respondents with ages 34 - 44 years with a total of 25%. This is in accordance with the average dominance of the productive age of society in Indonesia, which is 25 - 44 years. While the smallest percentage is respondents with ages < 24 years with a total of 7%.

Validity Test

To test whether data is valid or not, it can be determined by the r table value, for the number of respondents as many as 100 customers, with a significance level of 5%, the r table value is obtained = 0.195.

To find the r count for each item, you can look at the column *Corrected Item Total Correlation*.

1. If r count $>$ r Table, then the item or variable is declared valid.
2. If r count $<$ r Table, then the item or variable is declared invalid.

Table 4. Results of Service Quality Validity Test (X1)

Item	r count	r table	Sig. (2-tailed)	α	Conclusion
X1.1.1	0.762	0.195	0.000	0.05	<i>Valid</i>
X1.1.2	0.792	0.195	0.000	0.05	<i>Valid</i>
X1.2.1	0.528	0.195	0.000	0.05	<i>Valid</i>
X1.2.2	0.664	0.195	0.000	0.05	<i>Valid</i>
X1.3.1	0.619	0.195	0.000	0.05	<i>Valid</i>

X1.3.2	0.486	0.195	0.000	0.05	<i>Valid</i>
X1.3.3	0.542	0.195	0.000	0.05	<i>Valid</i>
X1.4.1	0.681	0.195	0.000	0.05	<i>Valid</i>
X1.4.2	0.572	0.195	0.000	0.05	<i>Valid</i>
X1.5.1	0.659	0.195	0.000	0.05	<i>Valid</i>
X1.5.2	0.627	0.195	0.000	0.05	<i>Valid</i>

Table 5. Location Validity Test Results (X2)

Item	r count	r table	Sig. (2-tailed)	α	Conclusion
X2.1.1	0.598	0.195	0.000	0.05	<i>Valid</i>
X2.2.1	0.771	0.195	0.000	0.05	<i>Valid</i>
X2.3.1	0.726	0.195	0.000	0.05	<i>Valid</i>
X2.4.1	0.699	0.195	0.000	0.05	<i>Valid</i>
X2.5.1	0.661	0.195	0.000	0.05	<i>Valid</i>
X2.6.1	0.707	0.195	0.000	0.05	<i>Valid</i>
X2.7.1	0.691	0.195	0.000	0.05	<i>Valid</i>
X2.8.1	0.816	0.195	0.000	0.05	<i>Valid</i>

Table 6. Results of Brand Image Validity Test (X3)

Item	r count	r table	Sig. (2-tailed)	α	Conclusion
X3.1.1	0.771	0.195	0.000	0.05	<i>Valid</i>
X3.1.2	0.849	0.195	0.000	0.05	<i>Valid</i>
X3.2.1	0.780	0.195	0.000	0.05	<i>Valid</i>
X3.2.2	0.671	0.195	0.000	0.05	<i>Valid</i>
X3.3.1	0.807	0.195	0.000	0.05	<i>Valid</i>
X3.3.2	0.623	0.195	0.000	0.05	<i>Valid</i>

Table 7. Results of Customer Decision Validity Test (Y)

Item	r count	r table	Sig. (2-tailed)	α	Conclusion
Y1.1.1	0.811	0.195	0.000	0.05	<i>Valid</i>
Y1.2.1	0.707	0.195	0.000	0.05	<i>Valid</i>

Y1.3.1	0.699	0.195	0.000	0.05	<i>Valid</i>
Y1.4.1	0.704	0.195	0.000	0.05	<i>Valid</i>
Y1.5.1	0.450	0.195	0.000	0.05	<i>Valid</i>

Based on the results of the validity test for each item of the service quality variable statement (X1), location (X2), brand image (X3) and customer decision (Y) in Tables 4, 5, 6 and 7, all statement items are declared valid, from the results of SPSS calculations all r counts are greater than r Table (0.195). Based on the results of the validity test, it is known that the data for the four variables is all valid, so the data can be continued to conduct research.

Reliability Test

Reliability testing was conducted using the SPSS 26 program. A research instrument is said to be reliable if the Cronbach's Alpha value is greater than 0.6. The results of the reliability test of this study are shown in table 8.

Table 8. Reliability Test Results

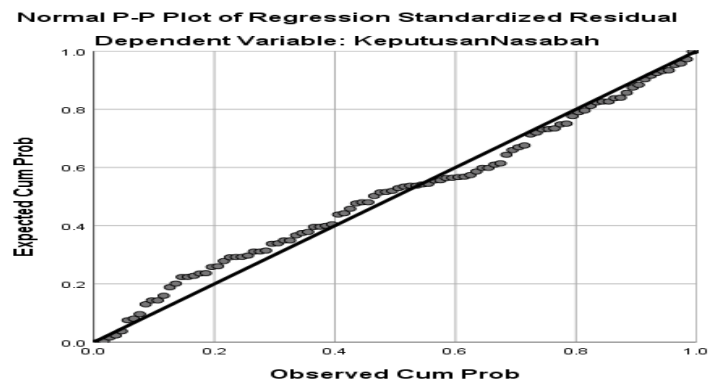
Variables	Cronbach's Alpha	Provision	Conclusion
Service Quality (X1)	0.842	> 0.6	<i>Reliable</i>
Location (X2)	0.847	> 0.6	<i>Reliable</i>
<i>Brand Image(X3)</i>	0.843	> 0.6	<i>Reliable</i>
Customer Decision (Y)	0.698	> 0.6	<i>Reliable</i>

Based on the calculation results, it was obtained that all variables have a reliability coefficient value (r) > 0.60, thus all research variables can be said to have reliable status.

Normality Test

The normality test aims to test whether the regression model, dependent variables and independent variables both have a normal distribution or not. To find out whether the data distribution is normal or not, it can be done by looking at the normal *probability plot* which compares the cumulative distribution of the normal distribution. The normal distribution will form a diagonal straight line, the data plotting will be compared with the diagonal line. The results of the normality test of this study can be seen in Figure 2 and Figure 3.

Figure 2. PP Plot Normality Test



In Figure 2, by looking at the results of the normality test *PP Plot* above, it can be concluded that the residual value is normally distributed. Based on the results *output chart* above, we can see the dots *plotting* which is in the picture *Normal PP Plot of Regression Standardized Residual* consistently follows and approaches its diagonal line. The residual value is normally distributed if the points or data are close to or follow the diagonal line. Thus, the assumption of normality for the residual value in this study can be met.¹⁹

Figure 3. One Sample Kolmogorov-Smirnov Test

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.26876927
Most Extreme Differences	Absolute	.080
	Positive	.064
	Negative	-.080
Test Statistic		.080
Asymp. Sig. (2-tailed)		.114 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

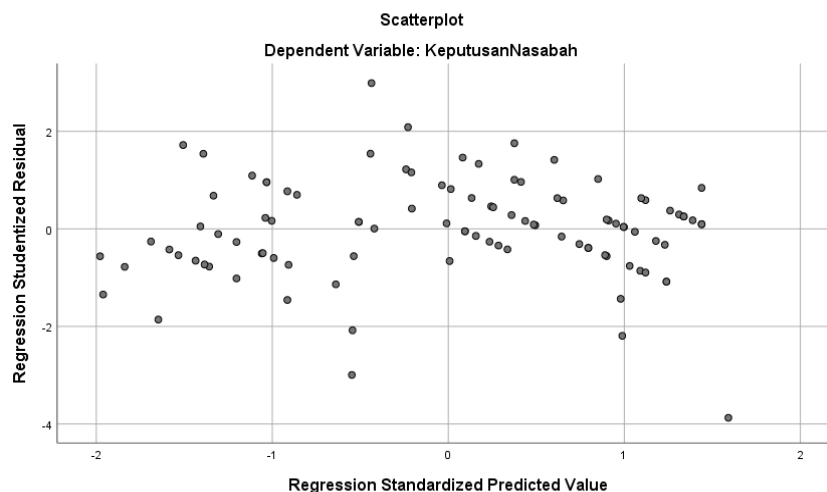
In Figure 3, by looking at the Kolmogorov-Smirnov (KS) normality test. Where the significance value is $0.114 > 0.05$ so it can be concluded that the residual value is normally distributed. Thus it can be interpreted that the normality assumption for the residual value in this study can be met

¹⁹ Ghozali, I. (2016). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25*

Heteroscedasticity Test

The purpose of the heteroscedasticity test is to determine whether a regression model shows inequality of variance between different observation residuals. If there is a constant variation between different observation residuals. If this happens then it is called homoscedasticity; if it is different it is called heteroscedasticity. . If there is no homoscedasticity or heteroscedasticity, then the regression model is considered acceptable.²⁰ Heteroscedasticity can be detected by checking whether there is a certain pattern or not on the scatterplot graph between SRESID and ZPRED, where the X axis represents the residual ($Y_{\text{Prediction}} - Y_{\text{Actual}}$) that has been studied, and the Y axis represents the prediction of Y. The analysis is based on the idea that heteroscedasticity has occurred if there is a certain pattern, such as dots, forming a regular pattern (wavy, then widening, narrowing). With no clear pattern and sporadic dots above and below the zero Y axis, heteroscedasticity does not occur. The results of the heteroscedasticity test are shown in Figure 5.

Figure 4. Scatterplot



In figure 4, by looking at *scatterplot* above it can be concluded that there is no symptom of heteroscedasticity. This is in accordance with the characteristics of the absence of symptoms of heteroscedasticity, namely the points or data are above and below or around the number 0, the points do not gather only above or below, and the distribution of data points is not patterned.

Multicollinearity Test

The purpose of the multicollinearity test is to determine whether there is a correlation between independent variables in the regression model. A good regression model should not have

²⁰ Ghozali, I. (2016). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25*

a correlation between independent variables. To determine whether or not there is multicollinearity, namely by testing the value *Variance Inflation Factor (VIF)* and value *Tolerance*.²¹ The results of the multicollinearity test for this study can be seen in table 5.13.

Table 9, Multicollinearity Test Results (Tolerance & VIF Values)

Variables	Tolerance	VIF	Information
Service Quality (X1)	0.372	2,689	No Multicollinearity
Location (X2)	0.353	2,833	No Multicollinearity
Brand Image(X3)	0.401	2,494	No Multicollinearity

In Table 5.13, the results of the multicollinearity test (Tolerance & VIF values) show that the service quality, location and brand image variables have significant values. *VIF* less than 10 and value *tolerance* more than 0.10. This indicates that there is no multicollinearity problem or the independent variables do not affect each other.

Multiple Linear Regression Test

The regression model of the Influence of Service Quality, Location and Brand Image on Customer Decisions in this study can be seen in Figure 5.

Figure 5. Coefficients

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.023	.318		.072	.943
	Kualitas Pelayanan	.236	.117	.183	2.015	.047
	Lokasi	.249	.110	.210	2.256	.026
	BrandImage	.497	.083	.523	5.988	.000

a. Dependent Variable: Keputusan Nasabah

To determine the influence of the independent variable on the dependent variable, the following formula is used:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

From Figure 5 above regarding the results of the SPSS analysis and output *Coefficients*, then the regression model is as follows:

$$Y = 0.023 + 0.236X_1 + 0.249X_2 + 0.497X_3 + e$$

The coefficient values of the regression model can be explained as follows:

²¹ Ghazali, I. (2016). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25*

1. Constant value $a = 0.023$

This value means that the Customer Decision will be 0.023 if Service Quality, Location, and Brand Image = 0.

2. Service Quality (β_1)

It is known that $\beta_1 = 0.236$. The Regression Coefficient X1 (β_1) of 0.236 is an estimator of the size of the Service Quality variable. Therefore, if Service Quality increases by 1%, then Customer Decisions will increase by 0.236% if there are no other influencing aspects.

3. Location (β_2)

It is known that $\beta_2 = 0.249$. The Regression Coefficient X2 (β_2) of 0.249 is an estimator of the size of the Location variable. This value indicates that if the Location increases by 1%, then the Customer Decision will increase by 0.249% if there are no other influencing aspects.

4. Brand Image (β_3)

It is known that $\beta_3 = 0.497$. The Regression Coefficient X3 (β_3) of 0.497 is an estimator of the size of the Brand Image variable. This value shows that if the Brand Image increases by 1%, then Customer Decisions will increase by 0.497% if there are no other influencing aspects.

Coefficient of Determination Test (R²)

Figure 6. Results of the Determination Coefficient (R²)

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.841 ^a	.707	.697	.27294	2.121

a. Predictors: (Constant), BrandImage, KualitasPelayanan, Lokasi

b. Dependent Variable: KeputusanNasabah

Based on Figure 6, the results of this study show that the Adjusted R Square value is 0.697. From this value, it can be seen that service quality, location and brand image influence customer decisions by 0.697 or 69.7%, while the remaining value of 30.3% of customer decisions is influenced by other factors that are not studied.

Partial Significance Test (t-Test)

The purpose of the t-test is to determine whether each of the existing independent variables has a significant influence on the dependent variable or not. The results of the partial test (t-test) are the basis for determining whether or not the research hypothesis is accepted. A variable is said to have a positive and significant influence if:

1. Significant value is less than 0.05.
2. The calculated t value is greater than the table t value and is positive.

The t-test in this analysis was conducted on degrees of freedom with the number of respondents (n) which is 100 customers. The level of confidence used in this study is 95% or $\alpha = 5\%$.

$$\begin{aligned} t_{table} &= t(\alpha/2; n-k-1) \\ &= (0.05/2; 100-3-1) \\ &= (0.025; 96) \\ &= 1.98498 \end{aligned}$$

So the t-table obtained is 1.98498. The t-table value will be used to test the significance of the influence of service quality, location and brand image on customer decisions.

Based on Figure 5, the results of the partial significance test (t-test) can be explained as follows:

1. Service Quality (X1) on Customer Decisions (Y)

Based on the t-count data on the Service Quality variable is 2.015 and with a significance value of 0.047. Thus $t_{count} > t_{table}$ ($2.015 > 1.98498$) and $p\text{-value} < 0.05$ ($0.047 < 0.05$). This means that the Service Quality variable has a positive and significant influence partially on Customer Decisions.

2. Location (X2) on Customer Decision (Y)

Based on the t-count data on the Location variable is 2.256 and with a significance value of 0.000. Thus $t_{count} > t_{table}$ ($2.256 > 1.98498$) and $p\text{-value} < 0.05$ ($0.026 < 0.05$). This means that the Location variable has a positive and significant influence partially on Customer Decisions.

3. Brand Image to Customer Decision (Y)

Based on the t-count data on the Brand Image variable is 5.988 and with a significance value of 0.000. Thus $t_{count} > t_{table}$ ($5.988 > 1.98498$) and $p\text{-value} < 0.05$ ($0.000 < 0.05$). This means that the Brand Image variable has a positive and significant influence partially on Customer Decisions.

Simultaneous Test (F Test)

To find out whether all independent variables or dependent variables included in the model have a simultaneous influence on the dependent variable is the aim of hypothesis testing using the F test. The results of the F test in this study can be seen in Figure 7.

Figure 7. ANOVA F Test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.221	3	5.740	77.057	.000 ^b
	Residual	7.151	96	.074		
	Total	24.372	99			

a. Dependent Variable: KeputusanNasabah

b. Predictors: (Constant), BrandImage, KualitasPelayanan, Lokasi

Based on the data in Figure 7, it is known that the F-count value is 77.057 with Sig. of 0.000. While the F-table value for $\alpha = 0.05$; $df_1 = 3$ and $df_2 = 96$ is 2.6994. Because the F-count value $>$ F-table ($77.057 > 2.6994$) and Sig. $<$ α ($0.000 < 0.05$), then the independent variable (X) simultaneously influences the dependent variable (Y). In other words, the variables of service quality, location and brand image influence simultaneously on customer decisions

DISCUSSION

The Partial Influence of Service Quality on Customer Decisions

Based on the results of data processing, it is known that service quality partially has a positive and significant effect on customer decisions. Service quality is the totality of the features and characteristics of a product or service in its ability to meet predetermined needs, where service providers provide services that exceed customer expectations.²²

From this understanding it is clear that service quality has a strong influence on customer decisions to transact at a bank. Basically, if the quality of service is higher, it will be followed by many customers who will decide to transact at Bank Mandiri KCP Jakarta PIM 1. If the quality of service by employees decreases, the customer's decision to transact will also decrease. From the results of the questionnaire conducted, it can be seen that customers agree that service quality greatly influences customer decisions to come to transact. From several things, it shows that the characteristics of the service of Bank Mandiri KCP Jakarta PIM 1 officers, apart from being fast and responsive, also have a place that can make customers feel comfortable. The comfort obtained by customers is one form of service provided by Bank Mandiri KCP Jakarta PIM 1.

²² Ratnasari R.T dan Aksa, M.H. 2016. Manajemen Pemasaran Jasa. Cetakan Ke -2. Penerbit Ghalia Indonesia. Bogor.

Partial Influence of Location on Customer Decisions.

Based on the results of data processing, it is known that location partially has a positive and significant effect on customer decisions. Location is the ease of access for customers to make transactions and utilize banking services. In banking marketing, location has a broad meaning, namely a place that physically means a bank office and a channel for customers to access various banking products and services. Location is also another important element that can influence the choice of bank, therefore location strategy needs to be considered. The availability of branch offices that are easy to reach, easy to access by public transportation, strategic office space is an important strategy for banks to compete.²³

From this understanding, it can be concluded that the location of a bank greatly influences the customer's decision to make a transaction. For this reason, a strategic location is very important in determining the customer's decision to make a transaction. The easier the location of a bank is to reach, the more customers will come to make transactions at that branch. This is supported by the results of the questionnaire that customers strongly agree that Bank Mandiri KCP Jakarta PIM 1 is easy to reach by public transportation. The results of the questionnaire that were distributed previously also showed results with a category of strongly agree, where all items fall into the criteria of agree and strongly agree. This means that respondents strongly agree that the location of Bank Mandiri KCP Jakarta PIM 1 is strategic, easy to reach, passed by public transportation to the security of the location which is in the mall. This is also proven by the fact that there are still many customers who choose to make transactions at branches even though they can take advantage of the digitalization provided by Bank Mandiri.

The Partial Influence of Brand Image on Customer Decisions

Brand image is what consumers think and feel when they hear or see a brand. A positive consumer image of a brand is more likely to make a purchase. A better brand is also a stepping stone to building a positive corporate image.²⁴ Brand image has a strong influence on customer decisions to transact at a bank.

A good image that has been built by a Bank will greatly influence customers to come to transact or not. In the questionnaire that was distributed, it was proven that the Brand Image built by Bank Mandiri greatly determines customers to choose to transact at the bank, especially Bank Mandiri KCP Jakarta PIM 1. This result is also reinforced by the many awards that Bank Mandiri

²³ Suryani, Tatik. 2017. *Manajemen Pemasaran Strategik Bank Di Era Global Menciptakan Nilai Unggul Untuk Kepuasan Nasabah*. Prenamedia Group.

²⁴ Dr. M. Anang Firmansyah, SE., M. (2019). *Buku Pemasaran Produk dan Merek. Buku Pemasaran Produk Dan Merek, August*, 1–337.

has received, both from service to products from within and outside the country. This image influences customers' decisions to transact at the branch.

The Influence of Service Quality, Location, and Brand Image Simultaneously on Customer Decisions

The results of the analysis show that service quality, location, and brand image simultaneously influence customer decisions to transact at Bank Mandiri KCP Jakarta PIM 1. This means that service quality, location, and brand image will simultaneously influence customer decisions to transact at Bank Mandiri KCP Jakarta PIM 1. Good service quality, a location that is easily accessible to customers and a good brand image can make customers decide to visit Bank Mandiri PIM 1 to make transactions so that the number of transactions will increase and the profits obtained will also increase.

CONCLUSION

After the researcher conducted a discussion on the influence of service quality, location, and brand image on customer decisions to transact at Bank Mandiri KCP Jakarta PIM 1, in this chapter the researcher will draw a conclusion. Based on the description that has been presented in the previous chapter. It can be concluded that service quality partially has a positive and significant effect on customer decisions, location partially also has a positive and significant effect on customer decisions and brand image partially has a positive and significant effect on customer decisions. Service quality, location, and brand image simultaneously also affect customer decisions.

IMPLICATIONS

Based on the results of the research conducted, a number of strategic steps were obtained that need to be taken by Bank Mandiri KCP Jakarta PIM 1 in increasing customer decisions to transact at the branch, in other words, increasing the number of customers in the following year, namely:

1. Implications for Service Quality.

Bank Mandiri KCP Jakarta PIM 1 employees must be able to convince and educate customers that paperless transactions are more practical and in line with the trend of banking digitalization in the future, namely without using physical notes. In addition, it can be noted that the paperless system can be used by customers more easily and is friendlier to all levels of customers, both old and young. Based on this, Bank Mandiri KCP Jakarta PIM 1 needs to maintain the quality of service according to customer expectations so that customers will always visit the branch.

Do not let the quality of service decline which results in complaints from customers or even getting a bad transaction experience. With good service quality, Bank Mandiri KCP Jakarta PIM 1 will become a favorite branch for prospective customers who will make transactions.

2. Implications in Location.

The branch office that is not clearly visible from the outside because it is covered by trees or other objects makes Bank Mandiri management try harder to ensure that they install navigation or special signs that make it easier for customers to find the office location. Location assessment is very dependent on how customers can reach the location of Bank Mandiri KCP Jakarta PIM 1 which is located in the mall. In addition, the existence of other supporting components such as food courts and other banks in the same location greatly influences customers' decisions to come to visit and transact with the assumption that they can do various activities at once. So that this is very beneficial for Bank Mandiri KCP Jakarta PIM 1 in increasing the number of customers. This advantage must be utilized for employees so that customers who come can be maximized to offer various products so that the profit obtained by Bank Mandiri KCP Jakarta PIM 1 can increase to cover the high cost of renting a mall.

3. Implications in Brand Image.

The implication for all employees is how to provide a positive experience after the customer has completed the transaction so that the customer can continue to remember Bank Mandiri KCP Jakarta PIM 1 even though they have left the branch office. In addition, the quality of the products and services offered must be in accordance with the needs of the customer because the results of the questionnaire distributed also showed a great influence. This shows that the products and services provided by Bank Mandiri KCP Jakarta PIM 1 are very good. So is the image of the public opinion that has transacted. This needs to be maintained and improved to be even better. Knowledge of the products that can be obtained by customers must be maintained and improved, so that customers will feel that the products provided are in accordance with their desired needs. This will certainly also avoid customer complaints in the future.

RESEARCH LIMITATIONS

The limitation of this study is the possibility that the statements in the questionnaire cannot be understood by the respondents, so that the respondents' answers to the questionnaire may cause certain biases in this study. Another possibility is that it can be caused by respondents who are not focused on filling out the questionnaire because at the time of filling it out the respondents are doing something or there are other needs that will impact the results of the answers that are not optimal.

SUGGESTION

The suggestions that are expected to be used as input include:

1. For Bank Mandiri KCP Jakarta PIM 1.
 - a. Service quality is very important when customers decide to make transactions at a bank. Bank Mandiri KCP Jakarta PIM 1 is expected to maintain good service quality according to customer expectations or even continue to improve. Especially for transactions with a paperless system that gets the lowest average value, Bank Mandiri is expected to create a system that is easier to use. Bank Mandiri can also convey to the public both through advertisements and social media so that the public gets an understanding of paperless transactions. Then employees can provide education and understanding about paperless transactions to customers wisely so that customers can carry out transactions without using notes. Employees can also convey to customers the trend of banking digitalization in the future so that customers start adapting from now on. Good service quality will have an impact on customers to visit the Bank Mandiri KCP Jakarta PIM 1 branch and do so amidst competition from other bank competitors.
 - b. The location is also expected to be able to increase the number of customer transactions. The location located inside the mall must be utilized by all employees as an advantage to get as many customers as possible, especially the management of Bank Mandiri KCP Jakarta PIM 1. Especially for branch offices that can be seen from a distance of 25 meters, it is expected that the management of Bank Mandiri KCP Jakarta PIM 1 can add signs or navigation that can direct customers to the location more easily. In addition, advertisements can also be placed at each entrance to the mall indicating that there is a Bank Mandiri KCP Jakarta PIM 1 in the mall so that customers get notification from the beginning of entering the mall. Location is also very important to get big profits, so it is expected that all employees can maximize the great potential in Pondok Indah Mall 1 because this will have an impact on the sustainability of the bank in the future.
 - c. *Brand image* It is expected that all employees of Bank Mandiri KCP Jakarta PIM 1 can utilize the good image that has been built. Especially for the research results that show the smallest value on the item Bank Mandiri KCP Jakarta PIM 1 is a reliable company, requiring all employees to be able to provide a positive transaction experience to customers so that customers will put Bank Mandiri KCP Jakarta PIM 1 in their minds as the main choice for transactions. Providing products that suit customer needs and continuing to increase capabilities to prevent customers from complaining in the future can also be a guideline so that customers can continue to come and transact at Bank Mandiri KCP Jakarta PIM 1.

2. For Further Researchers.

- a It is hoped that further research can use other variables, theories and methods to obtain different perspectives, so that the research will provide additional suggestions for companies in the banking services sector.
- b It is hoped that further research can add references regarding the magnitude of the influence of service quality, location and brand image on customer decisions to make transactions.

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