Marketing Mix Effect on the Decision of Customers in The Matter In Choosing The Home Purchase Loans In Pt.Bni 46 Griya Bni (Persero) Tbk Branch Makassar

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ABSTRACT: *The purpose of research is to analyze the extent of the influence of product to the customer's decision in choosing a house purchase loans at PT BNI Griya> BNI (Persero) Tbk Branch 46 Makassar, the study population of customers who took credit purchases (mortgages) on PT.BNI (Persero) Tbk Makassar branch numbering as many as 1,575 people customers, sample using the formula slovin so sampling is set at 94 Respondents., Methods of data analysis used is multiple regression analysis. Research results show that the marketing mix (product, promotion, location, employees, infrastructure and service processes) in regression positive and significant impact on the customer's decision, while variable rates negative and significant effect on the customer's decision, while seen from the test results either partially and simultaneously the marketing mix and significant effect simultaneously on the customer's decision in choosing a mortgage BNI Griya, dominant variable affecting customers in selecting the mortgages BNI Griya is a product, the reason being that the product has a regression coefficient greatest when compared regression coefficient of other variables in the marketing mix.*
Keywords: *Marketing Mix, Customer Decisions*

I. Introduction

The research objective was to analyze the extent to the which the influence of the products on the customer's decision to choose a house purchase credit at PT BNI Griya> BNI (Persero) Tbk Branch 46 Makassar, the study population of customers who take out credit purchases (KPR) in PT.BNI (Persero) Tbk Makassar branch numbering as many as 1,575 people customer, using the formula slovin sample so that the determination of the sample is determined as much as 94 respondent., Data analysis method used is multiple regression analysis. Research shows that the marketing mix (product, promotion, location, staff, physical facilities and process services) in regression positive and significant impact on the customer's decision, while the variable price of a significant negative effect on the customer's decision, while seen from the test results either partially and simultaneously the marketing mix and significant effect simultaneously on the customer's decision in Choosing a mortgage BNI Griya, dominant variable affecting customers in Choosing the mortgage BNI Griya is a product, the reason being that the product has a regression coefficient greatest Compared regression coefficient of the other variables in the marketing mix,

II. Preliminary

Currently the banking industry in its function as an intermediary institution experiencing a very tight competition both in fund raising and in business lending. Competition occurs not only among fellow banks but has evolved into a competition between banks with other financial institutions such as non-bank financial institutions, capital markets and money markets

The role of banks in supporting economic activities is very large. Bank seeks to help and stimulate the economy by providing credit facilities that are accessible and is needed by every individual in society. One of the facilities needed by the community is the provision of house ownership credits (KPR). KPR is still a major source of finance consumers to buy a house. The housing sector can be relied upon as a driving force of the wheels of the national economy. Business property will promise tremendous opportunity lucrative for banks - channeling bank loans (mortgages) to improve performance continuously for the presence of banking services.

Credit (mortgages) has an important role because the home is a primary need for humans as a place to settle. And to be able to have a home, we would already require a considerable cost. Some people and certain circles mungkjin able to purchase for cash (hard cash) on developper / real estate or certain parties who want to sell, but not a few people who are not able to provide such great cost to buy a decent house untu they live. Therefore, to own your own home is no longer something that is difficult, because there are the housing loans granted by banks called Pemelikan Credit (KPR). This credit is a facility provided by the banks to debetur individuals who will buy or renovate a house.

One of the banks that became dealer KPR BNI Griya PT> Bank Negara Indonesia 46 (Persero), Tbk Branch Makassar as a bank designated by the Minister of Housing in terms of the distribution of the mortgage, it is necessary to pay attention to the behavior of the customer or the customer's decision in choosing credit home purchase.

In conjunction with the customer's decision in choosing a home purchase loan (KPR) BNI Griya on PT.BNI 46 (Persero), Tbk Branch Makassar then companies need to implement the marketing mix (marketing mix) According to Kotler (2008: 19) the marketing mix is a combination of four important variables of the marketing concept that can be controlled by the company to influence the reaction of the buyers or consumers, which the company can attract consumers through marketing activities that include the following: product, price, promotion and plece known as the marketing mix (marketing mix), this approach works well. However Lupiyoadi (2008) are indispensable elements in a service business, namely: people, physical evidence and additional elements of the proces which can produce a huge difference in the customer's decision.

To the destination variable in the marketing mix, is the set of variables that can be controlled and used by companies to influence consumer responses or customers in the target market. Variable or activities should be combined and coordinated by the company as effectively as possible in the conduct or activities of marketing. Thus, companies not only have the best combination of activities, but also be able to coordinate the various variables of the marketing mix to implement effective marketing programs.

The phenomenon that occurs in the company that Ownership loans (mortgages) offered by PT. BNI 46 (Persero). Tbk has decreased due to the interest rate is high, in addition to the lack of promotion by the company during this time, so that with the decline in mortgage offered by Bank BNI, hence the need to consider the factors that influence a client's decision in choosing credit home purchase.

As an initial overview presented below are types of home mortgages and the sale price set by PT.BNI 46 (Persero) Tbk. Makassar branch memalui following table:

Table 1. Type and Price Sale offered in 2013

NO.	Type of Home	Selling Price (USD)	Interest Rate (%)
1.	36/72	100 -150 Million	9,9 %
2.	45/90	200 – 250 Million	8,49 %
3.	54/120	300 – 400 Million	7,49 %

Source: PT BNI 46 (Persero) Tbk Branch Makassar

Based on the above data types and rates and the interest rates set by PT BNI 46 (Persero) Tbk. Makassar branch, where the interest rate is quite tiggi ie, 9.9% and 1-year fix, while PT Bank Mandiri and PT BRI respectively 9.5% and fix 2 Years

Interest rates set by BNI Griya previous years vary but in 2014 the level of mortgage interest rates for all kinds / types of the same house that is 9.9%, with a loan term 1-15 years

To determine the amount of each credit DPD approved, it can be served through the following table:

Table 2. Total Down Payment set by BNI Griya

| approved credit	DP
100 - 240 Million	20 – 30 Million
250 – 499 Million	40 – 50 Million
500 – 1 billion	60 - 80 Million

Source: PT.BNI 46 (Persero), Tbk Branch Makassar

In connection with the phenomena mentioned above, then the problem is the focus of this study:
1. Is the product, price, promotion, location, staff, physical facilities influence the customer's decision in choosing a home purchase loans at BNI Griya PT.BNI 46 (Persero) Tbk. branch Makassar
2. Which marketing mix variables of the most dominant influence on the customer's decision in choosing a home purchase loans at PT BNI Griya. BNI (Persero) 467 Tbk.Cabang Makassar.

Based on the formulation of the problem mentioned above, the conceptual model in this study the relationship variables based on literature review, this study proposes a model of analysis as follows:

Figure 1. Conceptual Framework
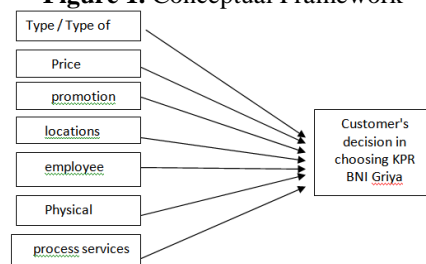
III. Theoretical Study

Budi (2013: 97) says that the marketing mix product items include 4Ps Product, price, place and promition, four things are lacking encakup. Experts added three elements again, the people, process and costomer services, these three issues related to the nature of the services in which the stages of surgery to consumption is a series that can not be separated and engage consumers and providers of services directly to the said judgments transaction occurs directly between both (although not for all services). As a mix, these elements influence each other so that if one is not exactly its organization will affect the overall marketing strategy.

Thus the elements - elements consist of marketing services, on seven terms as proposed by Budi (2013: 97-98), namely:
1. Products (Products), what kind of services you want to offer
2. Price (price) how pricing strategies
3. Promotion (Promotion) how promotions should be done
4. Place (a) how the service delivery system that is placed
5. People (People) Type the quality of the quality and quantity of people who will be involved in the provision of services
6. Process (process) how the process within the service operation
7. Customer Service (customer service), which is how the level of services to be provided to consumers.

According Kotle and Keller (2008: 17) understanding of the marketing mix is a set of marketing tools used by companies to continuously achieve pemasarnnya in the target market. Zeithami and Bitner were dikutif by Hurriyati (2005: 28) understanding of the marketing mix are elements organosasi company that is controlled by the company in their communication with consumers and will be used to satisfy consumers.

It can be concluded that the marketing mix are elements of marketing are intertwined, blended and used properly organized, so that enterprises can achieve effective marketing, while satisfying the needs and desires of consumers.

Elements of the Marketing Mix
The definition of the elements of marketing mix of services (7P), as proposed by Hurriyati (2005: 50) is as follows:

1. Product
According to Kotler dikutif by Hurriyati (2005: 50) understanding the product is anything that can be offered by manufacturers to attention, asked, sought, bought, used or consumed by the market as fulfilling the needs or desires the relevant market. To plan offers or product marketing need to understand the product level, is as follows:
a. The main products or core,
b. Generic Product (Generic Product),
c. Hope Products (Expected Products),
d. Complementary products (Augmented Product)
e. Potential product (potencial Product)

2. Price
Alma (2007: 169) terms of price value of goods or services expressed in money, price is the only one of the elements of the marketing mix (marketing mix) which generate income while other elements incurring costs as well as elements of the marketing mix others, such as product and promotional hargapun have a mix of components consisting of price. List Price (Price List) List Price is a description of a price listed in the table or products. For example price tag on the packaging of shampoo, lotion price tag on the packaging. Rebate (Discount) price cuts is a reduction in prices and normal. For example, the current discount bazaar, the current discount clearance discounts during the holiday, discount during school holidays, rewards or relief (Allowance), relief in question is a relief to consumers for mortgages, savings and loan, the payment period (Payment period) Timed payment is a credit installment as agreed between buyers and sellers, (associated with credit), for example, motor loans are paid twelve installments within one year, the credit electronic goods are paid six times in three months.

3. Promotion
Hurriyati (2005: 57), specifies that the sale is a form of marketing communication is a marketing activity that seeks to spread information influence or persuade, or remind the target market for the company and its products in order to try to take buy and loyal to the products offered by the company concerned. There are three main goals of the campaign are: 1. Inform (Informing), 2. Persuade pelanggang target (Persuading), 3. Reminds (Reminding). Although in general forms of promotion have the same function but the forms can be

distinguished based on particular tasks. Some tuhas special it is often called the promotion mix (Promotional Mix), which includes: Advertising (Advertising) are all forms of presentation of non-personal promotion of ideas of promotion of goods and services performed by the sponsor who paid, median among others, brochures, booklets, posters , serving the audio-visual, billboard, and others - others. Sales promotion (Sales Promotion) is a variation of short-term incentives to stimulate the purchase or sale of a product or service. The median among other gifts, samples, vouchers, rebates, and others. Public Relations (PR) is an attempt (variation) of the draft program to improve, maintain, or protect the company or product image, publicity is a communication promotional about the company or products produced by companies that are presented through the media, but not paid for by sponsors or the company. The median between lan press contacts, seminars, sponsorships, donations and others.

4. Place (place or location)

According Hurriyati (2005: 55) for industrial products manufacturing place is defined as a distribution channel (Zero-channel, two-channel and multi-level channel), while for the service industry products, defined as the place where services. Location services used in supplying services to pelanggang the destination is a key decision. Traffic (traffic), where there are two things to consider: (1) a lot of people moving around can provide ample opportunity for impulse buying, (2) density and congestion through traffic can also be inhibition of a large parking area and secure.

5. People

According Zeithami and Bitner is dikutif by Hurriyati (2005: 62) understanding of people is, the person (People) all the actors who play a role in the presentation of services so that it can affect the perception of the buyer. Elements of the people are employees of companies, consumers, and other consumers in environmental services. All the attitudes and performance of employees have some impact on consumer perceptions and successful delivery of services (Service encounter). People in carrying out any activities of the company, and is a factor that plays an important role for all these people organisasi.Elemen has two aspects: 1. Service People are typically held the dual positions of conducting services and sell services through good service, fast, friendly, meticulous, and loyalty to the company pelanggang which ultimately will increase the company's good name. 2. Customer is the relationship that exists between the pelanggang, pelanggang can give the perception to another client, about the quality of service ever didapatkanya of parusahaan. The success of the service company is closely related to the selection, training, motivation, and management of human resources. The importance of human resources in the marketing of services has led to a greater emphasis on internal marketing. Internal marketing services firms are increasingly recognized in determining the success of marketing to external pelanggang.

6. Process

According Zeithami and Bitner is dikutif by Hurriyati (2005: 50) understanding of the process is all the procedure of actual mechanism, and an activity stream that is used to deliver the services, elements of this process has the sense of a company's efforts in implementing and carrying out activities to meet the needs and desires of consumers. For service companies, the cooperation between marketing and operations are very important elements in this process, especially in serving all the needs and desires of consumers. When viewed from the perspective of consumers, the quality of services diantranya views of how services are generating functions.

7. Physical Evidence

According Zeithami and Bitner is dikutif Hurriyanti (2005: 63) understanding Physical evidence is a matter that also influence the consumer's decision to purchase and use the product and services offered. The elements include physical means, among others, the physical environment, in this case the physical buildings, equipment, supplies, logo, colors and other items held together with a service that is given as a ticket, cover, and other sebagaiinya table. Lovelock (2002: 248) argues that the company through its marketing power to use three ways to manage the physical evidence from its strategic:

a. An attention-creating medium, differentiated services company with competitors and make physical means as attractive as possible to attract pelanggang of the target market
b. As a message-creating medium. Using symbols or intensive requirement to communicate to the audience about the peculiarities of the quality of product and services.
c. An effect-creating medium, uniform-colored, patterned sound and design to create something other than product and services on offer

Understanding Mortgages
Hardjono (2008: 25) Mortgage or Home Ownership Kredi is one type of service credits granted by banks to customers who want a special loan to meet the needs in home construction or home remodeling. Generally there are two types of mortgage are:

1. Mortgage Subsidy
That Suati credits allocated to the communities who have medium income, it is in order to meet the needs of owning a home or home improvements that have been previously owned. The shape of the subsidy has been regulated by the government, so that not all people who apply for credit can be given this facility

2. Mortgage Unsubsidized
That mortgage is intended for the whole of society without government interference, the provisions set by the mortgage bank, itself, thereby determining the amount of credit and interest rates carried out in accordance with the new policy ayang concerned.

Understanding Decision-Making
According Salusu (2003: 47) argues that the decision-making process is to choose an alternative course of action with an efficient method according to the situation. Furthermore Amirullah (2002: 81) that the decision making is a process of assessment and selection of the various alternatives in accordance with the interests of certain interests by setting an option that is considered the most profitable, while according Sumarwan (2003: 289) argues that the decision as selecting an action from the two or more alternative options. Decision-making is of significant importance for the reciprocation of an enterprise, decision-making apart in terms of power is also seen in terms of presence, namely the absence of a theory making administrative decisions, we can not understand, did predict the actions of management so that we can enhance the effectiveness of management .

Research methods
The draft study was conducted in this research is descriptive and causality, which is described to explain or describe the data and the variable factors; Products (type and type of home), price (interest rate), location, promotion, employees and procedures that affect customer service in choosing a home purchase loans at BNI Griya PT.BNI 46 (Persero) Tbk Branch Makassar, this study population was customer who took home purchase loans (mortgages) on PT.BNI (Persero) Makassar Branch .bk totaling 1,575 customers, the determination of the sample in this study using the formula slovin, considering that the number of population, thus resulting slovin formula used is as follows:

$$N = \frac{N}{1 + (e)^2}$$

where =
n = Sample Size
N = Population size
e = Percent leeway inaccuracy due to sampling error can still be ditoler or desirable
    at 10%

so that from the formulation above, the determination of sample as follows:

$$N = \frac{1.575}{1 + 1.575 (0.10)^2}$$

$$N = \frac{1.575}{16.75}$$

$$N = 94.02 = 94$$

So that the determination of the samples was determined as many as 94 respondents
The analytical method used in solving the problem have been proposed as well as to prove the hypothesis, used multiple analyst is to see the effect of the marketing mix includes,: product, price, promotion, location, employees are encouraged, physical facilities and processes that affect the customer in selecting the home purchase credit at PT .BNI 46 (Persero), Tbk Branch Makassar, with the formula proposed by Yamin (2011: 29)

$Y = bo + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + b_6X_6 + b_7X_7 + 6$

Where:

Y = Decisions customers in choosing mortgages

X1 = Product (kind / type of house)

X2 = the price (interest rate)

X3 = Location

X4 = Employee

X5 = physical facilities

X7 = Process Service

bo = Constanta

$b_1, b_2, b_3, b_4, b_5, b_7$ = The regression coefficient

Hypothesis testing is done by using a statistical test, a. Simultaneous test (TEST F) for testing the first hypothesis, penngujian done by comparing the value of F with Ftabel on the degree of error of 5% in terms of (α = 0.05) If the value of F ≥ of Ftable value, it means that with the same independent variables describing the influence meaningful to the dependent variable or the first hypothesis is accepted, b. Persia test (t test) for testing to see whether the second hypothesis for the effect of each independent variable on the dependent variable apaah meaningful or not. Testing is done by comparing the value t_{hitung} each independent variable with a value t_{tabel} the degree of culpability 5% in the art (α = 0,05) whether the value $t_{hitung} \geq t_{tabel}$ then the independent variables significantly influence the dependent variable

IV. Discussion Of Research
Table 3. Results Test Validity

variables	Item	Correlation $F=_{hitung}$	Correlation $F=_{tabel}$	Information
Product (X₁)	Pr1	0,751	0,30	Valid
	Pr2	0,811	0,30	Valid
	Pr3	0,683	0,30	Valid
	Pr4	0,395	0,30	Valid
Price (X₂)	Hr1	0,368	0,30	Valid
	Hr2	0,804	0,30	Valid
	Hr3	0,740	0,30	Valid
	Hr4	0,685	030	Valid
promotion (X₃)	Pro1	0,744	0,30	Valid
	Pro2	0,424	0,30	Valid
	Pro3	0,675	0,30	Valid
	Pro4	0,660	0,30	Valid
locations (X₄)	Lok1	0,899	0,30	Valid
	Lok2	0,724	0,30	Valid
	Lok3	0,660	0,30	Valid
employee (X₅)	Ka1	0,449	0,30	Valid
	Ka2	0,644	0,30	Valid
	Ka3	0,660	0,30	Valid
	Ka4	0,443	0,30	Valid
Means (X₆)	SF1	0,806	0,30	Valid
	SF2	0,740	0,30	Valid
	Sf3	0,517	0,30	Valid
procedures (X₇)	P11	0,702	0,30	Valid
	P12	0,540	0,30	Valid
	P13	0,473	0,30	Valid
	P14	0,527	0,30	Valid
Customer decisions (X₈)	Mp1	0,665	0,30	Valid
	Mp2	0,532	0,30	Valid
	Mp3	0,683	0,30	Valid
	Mp4	0,309	0,30	Valid

Sources of data processed

The results of the validation study eight variables included in the model showed that to the variable product of a four-point declaration then all items are valid questions because Fhitung> Ftabel prices which show that of the four-point declaration then all items are valid statement because Fhitung> Ftabel. Then for the promotion variables appear that of 4 items statement filed everything is, and then to the variable location indicates that the statement of 3 items then all items on the statement validUji Reliability Research Instruments.

Reliability test questionnaire was conducted in order to determine the degree of dependence consistency and stability of the gauges, while according to Imam Ghozali (2001: 133) who argued that the said to be reliable if it provides value for Cronbach's alpha> 0.60 using SPSS version 20 obtained from cronbach alpha greater than 0.60 to eighth variables: product, price, promotion, location, staff, physical facilities, service procedures, and

decisions of customers choose KPR BNI Griya. Results of the reliability of each variable can be seen in the table:

Table 4 Results of reliability tests Variables

variable	Item	Cronbach's Alpha	value Standard	Information
Product	Pt	0,825	0,60	Realiabel
Price	Hr	0,806	0,60	Realiabel
promotion	Pro	0,803	0,60	Realiabel
locations	Sf	0,872	0,60	Realiabel
employee	Ka	0,742	0,60	Realiabel
Physical Infrastructure	Lok	0,820	0,60	Realiabel
service procedures	MP	0,760	0,60	Realiabel
The decision to choose	Pl	0,729	0,60	Realiabel

Source: Appendix SPSS

Hypothesis testing

One of the efforts made by each business unit is banking on policy issues of the marketing mix. The role of the marketing mix is a problem that is very important in increasing the number of customers of PT. BNI 46 (Persero) Tbk. Makassar branch banking is one of the companies that offer various types of loans, where the marketing of credit, especially credit BNI Griya, affecting the customer's decision in choosing a home loan BNI Griya election.

Relation to the above it can be presented regression data processed by using SPSS version 20 that can be seen in the table:

Table 5 Processed Data Regression using SPSS version 20

Variabel	Koefesien Regresi	t_{hitung}	Probability
X_1	0,236	2,784	0,007
X_2	-0,125	-3,127	0,002
X_3	0,170	2,141	0,035
X_4	0,233	2,524	0,013
X_5	0,145	2,195	0,031
X_6	0,201	2,234	0,028
X_7	0,130	4,361	0,047
Constanta	5,991	4,361	0,000

Signifikan dengan tingkat kepercayaan 95 %		
R = 0,809	Probability = 0,000	
R^2= 0,654	F, ratio = 23,259	

Source: Data processed by SPSS

To see the extent of the effect of partially seventh variael marketing mix that influence a client's decision in choosing a home purchase loan, then the regression equation is as follows:

$Y = 5{,}991 + 0{,}236\,X_1 - 0{,}125X_2 + 0{,}179X_3 + 0{,}233X_4 + 0{,}145X_5 + 0{,}201X_6 + 0{,}130X_7$

B_o= 5.991 interpreted that with the seventh marketing mix variables will influence a client's decision on choosing KPR BNI Griya PT.BNI 46 (Persero), Tbk Branch Makassar

b_1 = 0.236 which means that the product increases, will affect the decision of customers choose KPR BNI Griya PT. BNI (Persero), Tbk Branch Makassar

b_2 = -0.125 Which means that if the respondents regarding the property increases, the decision of customers choose KPR BNI Griya on PT.BNI 46 (Persero), Tbk Branch Makassar will be decreased by 0.125%

b_3 = 0.179 which means that if the respondents regarding the sale increased by one unit then influence the decisions of customers choose KPR BNI Griya on PT.BNI 46 (Persero), Tbk Makassar Branch of 0.179%

b_4 = 0.233 which means that if the respondents regarding the locations increased by one unit will affect the decision on PT.BNI KPR BNI Griya 46 (Persero) Tbk. branch Makassar

b_5 = 0,145 which means that if the respondents regarding employee increases will affect the decision of customers choose KPR BNI Griya PT. BNI 46 (Persero)

b_6 = 0,201 which means that if the respondents regarding the physical facilities increased by one unit will affect the decision of customers choose KPR BNI BNI Griya on PT.BNI 46 (Persero) Tbk Branch Makassar of 0,201%

b_7 = 0.130 which means that if the responses of respondents regarding the process of increasing the service it will affect the customer's decision choosing KPR BNI Griya PT. BNI 46 (Persero), Tbk Branch Makassar 0.130%

Relation relationship marketing mix (7P) against the decision of the customers choosing mortgages (mortgages) at PT BNI Griya. BNI 46 (Persero), Tbk Branch Makassar, it appears that the correlation coefficient (R) = 0.809 or 8.9% variable of the marketing mix consisting of: Product services have a strong influence on the decision of customers choosing mortgages (mortgages) BNI Griya on PT.BNI 46 (Persero), Tbk Branch Makassar. While the coefficient of determination (R2) = 0.654 which shows that the contribution of the customer's decision choosing credit (KPR) In PT.BNI 46 BNI (Persero), Tbk Branch Makassar influenced by marketing mix variables, such as product, price, promotion, location, employees, infrastructure and service procedures, while the remaining 34.6% (1-.654) are other factors not examined in this study.

Unison test (test f)
To test the extent of influence (Test F) overall independent variables (product, price, promotion, location, employees, infrastructure and service procedures) against the decision of the customers choose credit (mortgages) BNI Griya on PT.BNI 46 (Persero), Tbk Makassar branch can be done by comparing the value of F and F table, if the value of F count> F table means giving effect simultaneously between the independent variable on the dependent variable, have been below the assay results presented simultaneously via the following table:

Table 6. Results of Simultaneous Testing (Test F)

Model	Sum of Squares	df	Mean Square	F	Sig
Regression	149.229	7	21.318	23.259	000[5]
1 Residual	78.824	86	917		
Total	228.053	93			

a. Dependent Variable Mortgage Decisions Customer Choosing BNI Griya
b. Predictors (Constant), Process Services, Pricing, Promotion, Physical facilities, location, Employees, Products

Partial test (t test)
T test (partial test) with a confidence level of 95% using the following formula:

a. Uji hypothesis for the variable X1
Products hypothesis test for variables (X1) against the decision of the customers choose credit (mortgages) at PT BNI Griya. BNI 46 (Persero), Tbk Branch Makassar, do the following formula:
1). Ho : $\beta_1 = 0$ (no influence between X_1 to Y) H_a : $\beta_1 > 0$ (influence between X_1 to Y)
2). Level of convidence = 95 % with a probability of error $\alpha = 0,05$
3). critical areas $t_{tabel} = 1,663$ t_{hit} $X_1 = 2,784$ therefore f_{hit} $(2,784) > t_{tabel}$ $(1,663)$
in saying that the product significantly affect the customer's decision choosing mortgage (KPR) BNI Griya on PT.BNI 46 (Persero), Tbk Branch Makassar and in addition to the probability value of 0.007, 0.05, indicating that the product significantly influence decision customers choose the mortgage (KPR) BNI Griya on PT.BNI 46 (Persero), Tbk Branch Makassar

b. Hypothesis test for X2
uji hipotesis untuk variabel harga (X2) terhadap keputusan nasabah memilih Kredit Pemilikan Rumah (KPR) BNI Griya , dapat dilakukan dengan rumus sebagai berikut:
1). Ho :$\beta_2 = 0$ (no influence between X_1 to Y)
    H_a :$\beta_2 = 0$ (influence between X_1 to Y)
2). Level of Convidence = 95% with a probability of error $\alpha = 0,05$
3). critical areas $t_{tabel} = 1,663$
    $t_{hit} X_2 = -3,127$
Therefore t_{hit} $(-3,127) > t_{tabel}$ $(1,663)$, it can be said that the price significantly affect the customer's decision choosing mortgages (mortgages) BNI Griya, probability value 0.002 <0.05, indicating that prices significantly influence customers' decision choosing mortgage (KPR) Griya.

c. Hypothesis test for X3
Variable Promotion (X3) against the decision of the customers choose the mortgage (KPR) BNI Griya, carried out with the following formula:
1) H_0 : $\beta_3 = 0$ (no influence between X_1 to Y)
    H_a : $\beta_3 > 0$ (influence between X_1 to Y)

2) Level of convidence = 95 % with a probability of error α = 0,05
3) Daerah Kritis t $_{tabel}$ = 1,663

t $_{hit}$ X$_3$ = 2,141

it can be said that the promotional value significantly affect the customer's decision choosing mortgages (mortgages) BNI Griya, with a probability value of 0.035, 0.05, that the campaign significantly influence the decision of choosing mortgage (KPR) BNI Griya.

d. Hypothesis test for variable X4
Variable location (X4) against the decision of the customers choose the mortgage (KPR) BNI Griya, carried out with the following formula:
1) Ho : β$_4$ = 0 (no influence between X$_4$ to Y)
   H$_a$: β$_4$ > 0 (influence between X$_4$ to Y)
2) Level of convidence = 95 % with a probability of error α =0,05
3) critical areas t $_{tabel}$ = 1,663

t $_{hit}$ X$_3$ = 2,524

can be said t$_{hit}$ (2,524)> t$_{tabel}$ (1,663), that significantly affect the location decisions of customers choose the mortgage (KPR) BNI Griya, with a probability value 0.013 <0.05, indicating that the location significantly influence customers' decision choosing mortgage (KPR) BNI Griya.

e. Hypothesis test for variables X5
Employee variable (X5) against the decision of the customers choose the mortgage (KPR) BNI Griya, can be done with the following formula:
1) Ho : β$_5$ = 0 (no influence between X$_5$ to Y)
   H$_a$: β$_5$ > 0 (influence between X$_5$ to Y)
2) Level of convidence = 95 % with a probability of error α = 0,05
3) critical areas t $_{tabel}$ = 1,663

T $_{hit}$ X$_3$ = 2,195

Therefore t$_{hit}$ (2,195) > t$_{tabel}$ (1,663) it can be said that the employees have real impact on the customer's decision choosing mortgage (KPR) BNI Griya, with 0,031 probabiliy value <0.05, indicating that employees significantly influence customers' decision choosing credit (mortgages) BNI Griya.

f. Test the hypothesis for the variable X6
1) Ho : β$_6$ = 0 (no influence between X$_6$ to Y)
   H$_a$: β$_6$ > 0 (influence between X$_6$ to Y)
2) Level of convidence = 95 % with a probability of error α = 0,05
3) critical areas t $_{tabel}$ = 1,663

t $_{hit}$ X$_3$ = 2,234

therefore f$_{hit}$ (2,234) >t$_{tabel}$ (1,663), it can be said that the infrastructure significantly affect the customer's decision choosing mortgage (KPR) BNI Griya, with a probability value 0.028 <0.05, indicating that the physical facilities significantly influence customers' decision choosing mortgage (KPR) BNI Griya

g. Hypothesis test for variables X7
Variable employee (X7) against the decision of the customers choosing Ownership Loan (KPR) BNI Griya, with the following formula:
1) Ho : β$_7$ =0 (no influence between X$_7$ to Y)
   H$_a$: β$_7$ >0(influence between X$_7$ to Y)
2) Level of convidence = 95 % with a probability of error α =0,05
3) critical areas t $_{tabel}$ = 1,663

t $_{hit}$ X$_3$ = 2,011

therefore t$_{hit}$ (2,011) > t$_{tabel}$ (1,663), it can be said that the service procedure significantly affect the customer's decision choosing mortgage (KPR) BNI Griya, with a probability value 0.047 <0.05, indicating that the service procedures significantly influence customers' decision choosing mortgage (KPR) BNI Griya.

V. Research Result
1. Effect of Product of the customer's decision in choosing a credit Housing BNI Griya
Based on the results of regression test between products with the customer's decision in choosing a credit Purchase Home BNI Griya obtained a regression coefficient of 0.236, meaning that the better the product offered mortgages offered to customers will be able to improve the customer's decision in choosing credit home purchase BNI Griya, the partial test results are has been made between the products with customer's decision in

choosing Purchase Loan (KPR) BNI Griya, can diatakan significant effect (significant), because it has a sig <0.05, meaning that the variable product and a significant positive effect on the customer's decision to choose krediut purchase home, Dhani (2011), conducted the study with the results of the study showed that partially marketing mix (product, interest rates, promotions, services, people and physical facilities) significantly influence the decision to choose mortgages, while the study conducted by researchers showed no influence significantly between products with the customer's decision to choose products KPR BNI Griya, so in this study supports the results of research conducted by Dhani

2.   The influence of the price to the customer's decision in choosing a mortgage BNI Griya
Based on the results of data analysis showed that the price of the customer's decision in choosing a credit granting (KPR) BNI Griya significant negative effect where the higher prices (tariffs) established by PT Bank BNI 46, the customer's decision in choosing a credit Purchase House will be more low, the reason for most clients choose Home Purchase credits when compared to their low interest mortgages because it will affect the budget for each bank will be paid by the customer. The previous study conducted Dhany (2008), the results showed that the prices positive and significant impact on the customer's decision in choosing a mortgage, to please the researchers found that the level of interest rates negatively affect the customer's decision in choosing a mortgage BNI Griya, so it can be said that the results of this study support the results Dhany research (2008)

3.   Effect of Promotion Decree of the Customer in selecting the mortgage (KPR) BNI Griya
Results of regression test between the sale with the customer's decision in choosing KPR BNI Griya there was a positive and significant influence between promotion to the customer's decision in choosing KPR BNI Griya, where the number of promotional activities undertaken will enhance the customer's decision in choosing KPR BNI Griya. Then the research findings that the brochure and leaflet home products provided by the company in accordance with the expectations of consumers already provide clear information to customers, the sale of the company to appeal to consumers, companies give discounts in the purchase of the house as well as the promotional program disampakan very clear. Regression test results showed that the KPR BNI Griya positive and significant effect of the decision in selecting the mortgage BNI Griya, because it has a sig. <0.05. The previous study conducted by Sutrisno Djaja (2010) results indicated that the campaign has a significant influence on purchasing decisions through a very simple house in the city jember.Hasil KPR BTN study by researchers determined that the partial between promotion significantly influence customers' decisions in choosing a mortgage BNI Griya, so in this study supports the results of research by Sutrisno Djaja.

4.   The influence of the location of the customer's decision in choosing a house ownership credits (KPR) BNI Griya.
Based on the results of regression test showed that the location of the customer's decision in choosing KPR BNI Griya positive influence on the decision of customers choose KPR BNI Griya, where the presence of housing sites that offer mortgages very strategic, residential location free from flooded areas and the location of housing in accordance with customer expectations , so this will affect the increase in the customer's decision to choose a Housing Loan. Then from the partial test results found that the location of the customer's decision in choosing KPR BNI Griya significant influence because it has the Sig. <0.05. This is consistent with research that dlakukan Dhani (2011) in which the results of the study found that the location of the customer's decision in choosing the mortgage significant influence, so that research results in line with previous studies.

5.   Effect of physical facilities to the customer's decision in mortgages BNI Griya.
Based on the results of the regression test between the infrastructure of the customer's decision in choosing BNI Griya, the findings that the infrastructure with the customer's decision selecting residential mortgage significant influence. Where the presence of physical means it will increase the customer's decision in choosing a mortgage at PT BNI, the partial test results revealed that the infrastructure significantly influence customers' decisions in choosing KPR BNI Griya. Then the previous studies conducted by Dhani (2011) results showed that the physical facilities significantly influence customers' decisions in choosing a credit, so this study supports the results of research that has been conducted by researchers.

6.   Effect of service to customer's decision process in selecting the mortgage BNI Griya
Results of regression test between the service processes with the customer's decision in choosing KPR BNI Griya, where the results of this study indicate that the service process positively affects customer's decision in choosing a mortgage BNI Griya, where the better the service will affect the customers in choosing the mortgage BNI Griya. Then sera Partial between services with a client's decision in selecting the mortgages positive and significant effect. This study is in line with research conducted by Dhani (2011) results indicate that the service processes significantly influence customers' decisions in choosing a bank loan, then the results of research

conducted by the researchers showed that the results of this study support the results of research that has been done by Dhani.

VI.   Conclusions And Recommendations

Knot
1. Regression test results have shown that the marketing mix (product, promotion, location, employees, infrastructure and service processes) in regression positive and significant impact on the customer's decision in choosing a mortgage BNI Griya, while the variable price of a significant negative effect on the customer's decision in choosing KPR BNI Griya. While the views of the test results either partially or simultaneously marketing mix and significant effect simultaneously on the customer's decision in choosing KPR Griya.
2. The most dominant variable influencing the customer's decision to choose KPR BNI Griya is a product, the reason was because the product has the biggest regression coefficient when compared with the regression coefficient of the other variables in the marketing mix.

VII.   Suggestion

1. Expected to PT.BNI 46 (Persero) Tbk Branch Makassar in order to further improve the service for each customer who will take BNI Griya mortgage loans that will increase the client's decision to take Griya mortgage loans.
2. It is hoped that the need PT.BNI 46 (Persero) in order to determine the level of mortgage rates were lower when compared to other banks, so it affects the customer to take mortgages offered by PT.BNI 46 (Persero) Tbk Makassar branch.

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