

**THE INFLUENCE OF MARKETING MIX OF SERVICE TO THE
CUSTOMERS' DECISION IN USING HASANAH CARD (BNI SYARIAH
CREDIT CARD)**



AN UNDERGRADUATE THESIS

**SUBMITTED TO THE FACULTY OF SHARIA AND LAW
IN PARTIAL FULFILLMENT OF REQUIREMENT
FOR THE BACHELOR DEGREE IN ISLAMIC FINANCE**

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YOGYAKARTA

2014

ABSTRACT

Technological advancements play an important role in almost every aspect of human life, including the banking industry. Credit card is an example of technological advancements utilization in the banking industry. Enthusiasm about credit card in Indonesia is quite good. As of February 2012, the number of credit card circulation from 19 conventional banks and 1 sharia bank in Indonesia is 14.5 million cards. The aim of this research is to examine the influence of product, promotion, service, price, process, and sharia aspect to the customers' decision in using Hasanah Card.

This is a quantitative research which uses primary and secondary data. The primary data had been obtained from respondents' answers through the questionnaire form and the secondary data had been obtained from study literature. This research uses Multiple Linier Regression in SPSS as an analytical tool to analyze the questionnaire result. The respondents of this research are Hasanah Card holders who live in Jakarta. This research has 72 respondents as samples that had been obtained by using simple random sampling technique.

The result of this research is that product, promotion, service, price, process, and sharia aspect have a significant influence to the customers' decision in using Hasanah Card simultaneously. Meanwhile the partial test result shows that price and process positively influences the customers' decision in using Hasanah Card. On the other side, promotion, product, service, and sharia aspect do not.

Keywords: Hasanah Card, Sharia Credit Card, Product, Promotion, Service, Price, Process, Sharia Aspect, Customers' Decision



Sunan Kalijaga State Islamic University

UNDERGRADUATE THESIS APPROVAL LETTER

Matter : Undergraduate Thesis
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in Yogyakarta.

Assalamu'alaikum Wr. Wb.

After reading, researching, advising, and correcting as necessary the undergraduate thesis belongs to:

Name : Rapi Bestari
SIN : 09390018
Title : **The Influence of Marketing Mix of Service to
The Customers' Decision in Using Hasanah
Card (BNI Syariah Credit Card)**

We, as supervisors think that it can be offered to be presented as a partial fulfillment of the requirements to obtain a bachelor degree in Islamic Finance Department of Syariah and Law Faculty. We are grateful for your attention. May this undergraduate thesis be useful. Amin.

Wassalamu'alaikum Wr. Wb.

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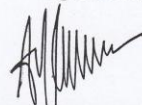
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STATEMENT LETTER

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certify that my undergraduate thesis entitled **“THE INFLUENCE OF MARKETING MIX OF SERVICE TO THE CUSTOMERS’ DECISION IN USING HASANAH CARD (BNI SYARIAH CREDIT CARD)”** is my own original work and no portion of my undergraduate thesis has been copyrighted previously unless properly referenced.

If there is a breach of items above, I will take full responsibility to Sunan Kalijaga State Islamic University for any legal action that might be caused.

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Examination Score : A

She passed the undergraduate thesis exam and confirmed that this undergraduate thesis had been thoroughly examined, improved, and approved by the advisor.

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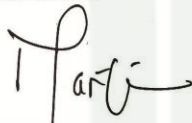


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ARABIC transliteration SYSTEM

The system of Arabic transliteration used in this Undergraduate Thesis is based on Joint Cicularing Letter of Minister of Religious Affairs and Minister of Education and Cultural Affairs of Republic Indonesia No: 158/1987 dan 0543b/U/1987.

A. Single Consonant

Arabis Letters	Names	Letters of Latin	Assertions
ا	Alif	Not symbolized	Not symbolized
ب	Ba'	b	be
ت	Ta'	t	te
ث	sa'	ṣ	es (with point on top)
ج	Jim	j	je
ح	ha'	ḥ	ha (with point below)
خ	Kha'	kh	ka and ha
د	Dal	d	de
ذ	zal	ẓ	zet (with point on top)

ر	Ra'	r	er
ز	Zai	z	zet
س	Sin	s	es
ش	Syin	sy	es and ye
ص	sad	ṣ	es (with point below)
ض	dad	ḍ	de (with point below)
ط	ta'	ṭ	te (with point below)
ظ	za'	ẓ	zet (with point below)
ع	'ain	‘	comma reversed from above
غ	gain	g	ge
ف	fa	f	ef
ق	qaf	q	qi
ك	kaf	k	ka
ل	lam	l	el
م	mim	m	em
ن	nun	n	en
و	wawu		w

هـ	ha'	w	ha
ء	hamzah	h	apostrophe
ي	ya	y	ye

B. Double Consonant caused by *Syaddah* Written in Double

متعددة	written	<i>Muta'addidah</i>
عدة	written	<i>'iddah</i>

C. *Ta' marbutah* on the end of word

All of the *ta' marbutah* written with *h*, both in the end of single word and in the middle of combination word (words followed by additional “al”). This provision is not valid for Arabic words that have been absorbed in Indonesian language such as *shalat*, *zakat*, and the others, except it is a willing of its original word.

حكمة	Written	<i>Hikmah</i>
علة	written	<i>'illah</i>
كرامة الأولياء	written	<i>karamah al-auliya'</i>

D. Short vowels and its application

-----◌-----	Fathah	written	<i>A</i>
-----◌-----	Kasrah	written	<i>i</i>
-----◌-----	Dammah	written	<i>u</i>

فَعَلَ	Fathah	written	<i>fa'ala</i>
ذُكِرَ	Kasrah	written	<i>zukira</i>
يَذْهَبُ	Dammah	written	<i>yazhabu</i>

E. Long Vowels

1. fathah + alif	written	<i>A</i>
جَاهِلِيَّة	written	<i>jahiliyyah</i>
2. fathah + ya' sukun	written	<i>a</i>
تَنْسَى	written	<i>tansa</i>
3. Kasrah + ya' sukun	written	<i>i</i>
كَرِيم	written	<i>karim</i>
4. Dammah + wawu sukun	written	<i>u</i>
فُرُوض	written	<i>furud</i>

F. Double Vowels

1. fathah + ya' <i>sukun</i> بينكم	written written	<i>Ai</i> <i>bainakum</i>
2. fathah + wawu <i>sukun</i> قول	written written	<i>au</i> <i>qaul</i>

G. Consecutive Short Vowels in a Word Separated by Apostrophe

أَنْتُمْ	written	<i>a'antum</i>
أُعِدَّتْ	written	<i>u'iddat</i>
لَنْ شَكَرْتُمْ	written	<i>la'in syakartum</i>

H. Article Alif + Lam

1. If it followed by letters of *Qamariyyah*, thus it's written "al".

القرآن	written	<i>al-Qur'an</i>
القياس	written	<i>al-Qiyas</i>

2. If it followed by letters of *Syamsiyyah*, thus the written by letter of *Syamsiyyah*.

السَّمَاءُ	written	<i>as-Sama'</i>
الشَّمْسُ	written	<i>asy-Syams</i>

I. Arranging words in a sentence

Written based on the arranging

ذَوِي الْفُرُوضِ	written	<i>zawi al-furud</i>
أَهْلُ السَّنَةِ	written	<i>ahl as-sunnah</i>

MOTTO

...فاذا عزمتم فتوكل على الله ان الله يحب المتوكلين

“...And when you have decided, then rely upon Allah . Indeed, Allah loves those who rely [upon Him].”

Al-Imran (3) : 159

Finish what you have started and keep what you already have. (Alm. Abii)

Do not say it possible but difficult, say it difficult but possible.

DEDICATION PAGE

I dedicate this paper to all of my beloved family: A great father, a charitable mother, a humble elder brother, a cheerful elder sister, an energetic younger brother, and a lovable younger sister.

And also my beloved alma mater,
Faculty of Sharia and Law
UIN Sunan Kalijaga Yogyakarta.

EXORDIUM

Alhamdulillahirabbil'alamiin 'ala kulli haalin wa ni'matin. Ana asykuru ilallah, the most merciful and the most beneficent. He is the one and the only one who can make anything happen in this life. Shalawat and Salam to our beloved prophet and messenger, Nabiyyullah Muhammad SAW who has led us to the peaceful way.

This research is a final task in the Department of Islamic Finance, Faculty of Sharia and Law, State Islamic University Sunan Kalijaga Yogyakarta. The process of this research was not without barrier. There were some challenges that have to be done and this pushed the author to work hard in collecting accordance data in order to fulfil the purpose of this research. Therefor the author would like to express a sincere gratitude to:

1. Allah SWT The Almighty.
2. Ummii and (Alm) Abii who always support me and mention my name in every single of their prayer. A millions thanks will never enough to repay their love and kindness to me.
3. Mr. Prof. Dr. H. Musa Asy'ari as a Rector of State Islamic University Sunan Kalijaga Yogyakarta.
4. Mr. Noorhaidi, MA., M.Phil., Ph.D as a Dean of Faculty of Sharia and Law of State Islamic University Sunan Kalijaga Yogyakarta.

5. Mrs. Dra. Hj. Widyarini, M.M., as a chief of Department of Islamic Finance of Faculty of Sharia and Law of State Islamic University Sunan Kalijaga Yogyakarta.
6. Mrs. Dra. Hj. Widyarini, M.M., as an academic supervisor who will guide me from the beginning of lecture process until the end.
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8. All of the lecturers of Department of Islamic Finance of Faculty of Sharia and Law of State Islamic University Sunan Kalijaga who have given me knowledge and insight during the education period.
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10. *Lik* Joko, *Bulik* Ida, and all of my family in Sedayu who have become my parents as long as I lived in Jogja.
11. My (two) best of the best friends ever: Ice Tea and Neng Iis, for your kindness, love, and patience against me.
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13. All of my lovely friends from Islamic Finance Department '09.

14. All of the employees of Islamic Finance Department, Sharia and Law Faculty, State Islamic University Sunan Kalijaga.

15. Mr. Nurminto, Ms.Aulia, Mr. Dika, and Ms.Asri from BNI Syariah who have helped me a lot in collecting the data of this research.

16. All those who directly or indirectly gave a participation for this research writting. May Allah repay all of your kindness. Amin.

The author realize that the research may have some shortfalls and limitations. To be honest, that is because the limitation of ability and opportunity of the author. However, I still hope that this research will be useful for anyone who need it.

TABLE OF CONTENTS

COVER	i
ABSTRACT	ii
APPROVAL LETTER	iii
STATEMENT LETTER	v
VALIDATION LETTER	vi
GUIDELINES OF TRANSLITERATION	vii
PAGE OF MOTTO	xiii
DEDICATION PAGE.....	xiv
EXORDIUM	xv
TABLE OF CONTENTS	xviii
LIST OF TABLES	xx
LIST OF PICTURES	xxi
LIST OF CHARTS	xxii
CHAPTER I PREFACE	1
A. BACKGROUND OF RESEARCH	1
B. PROBLEM STATEMENT	5
C. PURPOSE AND BENEFITS OF RESEARCH	5
D. WRITING STRUCTURE	7
CHAPTER II THEORETICAL BASIS	9
A. LITERATURE REVIEW	9
B. THEORETICAL FRAMEWORK	12
C. HYPOTHESIS FORMULATION	31

CHAPTER III RESEARCH METHOD	37
A. PROFILE OF BNI SYARIAH	37
B. ORGANIZATION STRUCTURE	38
C. TYPE OF RESEARCH	40
D. POPULATION AND SAMPLE OF RESEARCH	41
E. COLLECTION TECHNIQUE OF DATA	42
F. VARIABLES OF RESEARCH	44
G. DATA ANALYSIS	48
CHAPTER IV ANALYSIS AND DISCUSSION	55
A. RESPONDENT CHARACTERISTICS	55
B. VALIDITY AND RELIABILITY TEST.....	60
C. CLASSICAL ASSUMPTION TEST	62
D. MULTIPLE REGRESSION ANALYSIS	67
E. HYPO THESES TEST	69
F. DISCUSSION OF HYPOTHESES	74
CHAPTER V CLOSING	85
A. CONCLUSION	85
D. LIMITATION AND RECOMMENDATION	86
BIBLIOGRAPHY	87

LIST OF TABLES

Table 2.1. Differences between Sharia and Conventional Bank	12
Table 3.1. Likert's Scale	43
Table 4.1. Respondents' Gender Distribution	55
Table 4.2. Respondents' Age Distribution	56
Table 4.3. Respondents' Occupation Distribution	57
Table 4.4 Respondents' Income per Month Distribution	57
Table 4.5 Respondents' Latest Education Distribution	58
Table 4.6 Respondents' Family Position Distribution	59
Table 4.7 Result of Validity and Reliability Test	60
Table 4.8 Result of Normality Test	63
Table 4.9 Result of Multicollinierity Test	65
Table 4.10 Result of Multiple Regression Test	68
Table 4.11 Result of Partial Test	72

LIST OF PICTURES

Picture 4.1. Normal Graph Plot	64
Picture 4.2 Result of Heteroskedasticity Test (<i>Scatterplot</i>)	66



LIST OF CHARTS

Chart 2.1. Stages of Purchasing Decision Process	27
Chart 2.2 Kotler's Black Box Theory	29
Chart 2.3 Framework of Theoretical Thought	36
Chart 3.1 Organization Structure of BNI Syariah	40

CHAPTER I

PREFACE

A. Background of Research

Technological advancements play an important role in the dynamism of human society, including its daily lifestyle. Almost every aspect of human life becomes easier by the advancements. One of the most recognizable aspects of the modern human society that utilizes much of the advancement is the banking industry. It engages in servicing people, and so it relies heavily on these technological advancements to ease and improve its service to the broad masses.

Credit card is an example of the banking industry utilization these technological advancements. This simple plastic card with a dimension of 8.5 cm in length by 5.4 cm in width provides immense benefit and convenience to the bank and particularly its customers.

Both the conventional and *sharia* banks in Indonesia offer credit card as a transaction tool nowadays. Among the *sharia* banks are Bank Danamon Syariah with its Dirham Card, BNI Syariah with its Hasanah Card, and CIMB Niaga Syariah with its Gold Card.¹

Enthusiasm about credit card in Indonesia is quite good. As of February 2012, the number of credit card circulation from 19 conventional

¹ Sefti Oktarianisa, 2011, "Kartu Kredit Syariah Itu Baik", <http://www.republika.co.id>, accessed on March 18, 2013 at 13:11.

banks and 1 *sharia* bank in Indonesia was 14.5 million cards. Its total transaction has reached 15.144 trillion rupiah. There were 588 transactions with 522.225 billion rupiah as the total value each day on average. It has 5.07% increase from the previous year whence there were only 13.8 million credit cards circulated, 278 transactions happened, and 274.482 billion rupiah as the total value each day on average.²

BNI Syariah catches this opportunity well. The statistic shows that BNI Syariah has issued 135 thousands cards with 278 billion rupiah as its Outstanding on September 2012. Its business revenue has reached 27 billion rupiah including 3 billion rupiah as the fee based income, an almost 100% increase from the previous year, whence there were only 53 thousands credit cards issued and 144 billion rupiah as the Outstanding.³ Meanwhile the competitor of Hasanah Card, that is Gold Card from CIMB Niaga only issued 69 thousand cards in the same year.⁴

This improvement has brought about a positive impact for the company overall. The asset of BNI Syariah has increased from 6.02 trillion rupiah in 2010 to 8.7 trillion rupiah in 2012. The Third Party Funds and Financing Funds of BNI Syariah have also increased from 4.7 trillion

² Erlangga Djumena, 2012, "Jumlah Kartu Kredit Tembus 14,5 Juta Kartu", <http://nasional.kompas.com>, accessed on March 18, 2013 at 13:19.

³ Martha Thertina, 2012, "Aturan Kartu Kredit Berlaku Untuk Syariah", <http://www.tempo.co>, accessed on March 18, 2013 at 13:23.

⁴ Admin, 2013, "CIMB Niaga Syariah Gold Card Capai 69 Ribu Pengguna", <http://www.beritasatu.com>, accessed on February 9, 2014 at 21:26.

rupiah to 7.4 trillion rupiah and from 3.3 trillion rupiah to 5.8 trillion rupiah respectively.⁵

The aim of BNI Syariah credit card publication is to fulfill their commitment to their customers. They try to fulfill their customers' need through their product features. BNI syariah holds Master Card as their partner. It is because Master Card is one of the leading companies in providing credit card service. Master Card's networks spread almost in whole areas of Indonesia.

Hasanah Card (BNI Syariah credit card) has been launched on Saturday, February 7, 2008 in JEC (Jakarta Conventional Center). It coincided with the Festival of *Sharia* Economic 2008.⁶ At the time, BNI Syariah was still an UUS (Unit Usaha Syariah) under Bank Negara Indonesia's supervision. BNI Syariah has experienced a Spinoff on June 19, 2010.⁷

Bank of Indonesia (BI) has been approved the Hasanah Card with its provision number 10/337/DPBs on March 11, 2008⁸. The provision based on the *fatwa* of National Council of *Sharia* No.54/DSN-

⁵ EH Ismail, 2010, "BNI Syariah andalkan wirausaha Hasanah dan Hasanah Card" and Heri Ruslan, 2012, "Hasanah Card BNI Syariah Lampau Target", <http://www.republika.co.id>, accessed on March 18, 2013 at 13:35.

⁶ Ani, 2009, "BNI Syariah Luncurkan Hasanah Card", <http://bisniskeuangan.kompas.com>, accessed on March 18, 2013 at 13:25.

⁷ Redaksi, 2012, "Penerbitan Kartu Kredit BNI Syariah Lewati Target", <http://www.waspada.co.id>, accessed on March 18, 2013 at 13:25.

⁸ Gie, 2009, "BNI Targetkan 30 Ribu Pengguna Kartu Hasanah", <http://www.republika.co.id>, accessed on March 18, 2013 at 13:15.

MUI/X/2006 about sharia credit card.⁹ The number of circulated Hasanah Card in Indonesia continues to rise up until now.

Compared with the other *sharia* credit cards, Hasanah card is the one which has the most prospective growth of customers. The number of its customer shows a positive trend from the first time this card is being published until the present time. Meanwhile, the other *sharia* credit card, for example Dirham Card from Danamon Syariah Bank, has already stopped their operation in 2011. It only operated about four years since the first time it is launched in 2007.¹⁰

Generally, there are some factors that can influence a customer's decision to buy a product or service. Among those factors are psychological factor, social factor, situational factor, and marketing mix factor. Every factor comes from a different point of view, and for the last factor, it comes from marketing science. According to the point of view of marketing science, marketing mix has a strong correlation with the reason why the customers buy a product or service.

This phenomenon raises some questions: what is the correlation between the phenomenon and the marketing mix of service? Marketing mix of service has seven elements that are consist of product, promotion, service, pricing, and process. So we can conclude about what are the

⁹ BNI Syariah Advertisement, "Keuangan Sesuai Syariah", <http://www.republika.co.id>, accessed on March 18, 2013 at 13:37.

¹⁰ Ari Nugroho, 2013, "Mengadu Nasib Lewat Kartu Kredit Syariah", <http://www.infobanknews.com>, accessed on February 9, 2014 at 21:08.

affecting factors of customer's decision in using *sharia* credit card. The author needs to do more research to analyze these factors based on the background above. It is the reason for the author to write a paper titled **THE INFLUENCE OF MARKETING MIX OF SERVICE TO THE CUSTOMERS' DECISION IN USING HASANAH CARD (BNI SYARIAH CREDIT CARD).**

The author recognizes that there are many factors which can influence the customers' decision to use credit card. This research focuses on marketing mix of service factors only, those are: product, promotion, service, pricing, process, and *sharia* value (religious).

B. Problem Statement

Given the description above, this research aims at examining whether the marketing mix items above (product, promotion, service, pricing, and *sharia* value) significantly have a positive affect to the customers' decision when it comes to use the Hasanah Card or not.

C. Purpose of Research

The purpose of this research is to analyze the effects of the product, promotion, service, pricing, process, and *sharia* aspect (religious aspect) on customers' decision in using Hasanah Card.

D. The Benefits of Research

1. The Company

For the company, it is very important to know about the strength, weakness, opportunity, and threat that they have. When they recognize

them well, they will have a better strategy to build their company's future life. The author hopes that this research will become one of many ways to recognize their strength, weakness, opportunity, and threat. Therefore, it will give an additional idea to improve the marketing strategies in the future.

2. The author

There are still a lot of things about *Sharia* Banking that the author has not known yet. The author hopes that this research can expand the perception and knowledge about *Sharia* banking, in particular the marketing of *Sharia* credit card.

3. The students

The author believes that there will be more research about Islamic Banking in the future. It is because the velocity of Islamic banking development is prodigiously. The author hopes that this research will become one of many references about Islamic banking for those who need it.

E. Writing Structure

This research consists of five chapters. The first chapter is preface. This is a framework for the ideas of this research which contains these following items: background of research, the phenomenon of *sharia* credit card in Indonesia, its progression and advancement since the publication up until now. Aside from the background, there are also the main problem, purpose, and the utility of this research.

The second chapter is the theoretical basis, which consists of literature review, theoretical framework, hypotheses development, and framework for theoretical thought. The literature preview discusses about some previous researches of *sharia* credit card. Theoretical framework explains some theories as a basis of this research. Hypotheses development describes the author's hypotheses that resting on some relevant theories in this research.

The third chapter explains about the research method. In this chapter, the author discusses everything about the method that she uses in this research such as research type, population and sample, data collection technique, variables of research, and data analysis technique.

The fourth chapter is the core of this research. It involves the research analysis and the discussion of the result. It begins with the explanation about the object of research (PT.BNI Syariah), its history, the

background of its establishment, its products, and the organization structure itself. It continues with data analysis such as descriptive statistical analysis, classical assumption test, multiple regression linear test, and hypotheses test. As the last part, there is an explanation about the hypotheses and its result from the analysis that has been done by the author.

The fifth chapter consists of the author's conclusion and limitation of this research. There are also some recommendations for the next research in the future.

CHAPTER V

CLOSING

A. Conclusion

The author gets some conclusions based on multiple regression test result of 72 data of Hasanah Card holders from BNI Syariah as follow:

1. Partially, product variable does not influence the customers' decision in using Hasanah Card. Therefore, the first hypothesis (H_{a1}) which states, "The product significantly has a positive influence to the customers' decision in using Hasanah Card" is rejected.
2. Partially, promotion variable does not influence the customers' decision in using Hasanah Card. Therefore, the second hypothesis (H_{a2}) which states, "The promotion significantly has a positive influence to the customers' decision in using Hasanah Card" is rejected.
3. Partially, service variable does not influence the customers' decision in using Hasanah Card. Therefore, the third hypothesis (H_{a3}) which states, "The service significantly has a positive influence to the customers' decision in using Hasanah Card" is rejected.
4. Partially, price variable positively influence the customers' decision in using Hasanah Card. Therefore, the fourth hypothesis (H_{a4}) which states, "The price significantly has a negative influence to the customers' decision in using Hasanah Card" is rejected.

5. Partially, process variable positively influence the customers' decision in using Hasanah Card. Therefore, the fifth hypothesis (H_{a5}) which states, "The process significantly has a positive influence to the customers' decision in using Hasanah Card" is accepted.
6. Partially, *sharia* aspect variable does not influence the customers' decision in using Hasanah Card. Therefore, the sixth hypothesis (H_{a6}) which states, "The *sharia* aspect significantly has a positive influence to the customers' decision in using Hasanah Card" is rejected.

B. Limitation and Recommendation

1. The number of factors that affect customers' decision in using Hasanah Card in this research is restricted. It focuses about the instrument of Marketing Mix of Service only. I hope that the next researcher can do another research with a different or more complete factors such as demographic, economic, situational, social, or lifestyle.
2. The number of sample in this research is also still restricted because the limitation of author's capability and time. I hope that there will be another research about Hasanah Card that have a large number of samples, so that the result will be more accurate and represent the real situation.

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Attachment 1: Questionnaire

**“THE INFLUENCE OF MARKETING MIX OF SERVICE TO THE
CUSTOMERS’ DECISION IN USING HASANAH CARD (BNI
SYARIAH CREDIT CARD)”**

Assalamu’alaikum Wr. Wb.

In order to support the research activities that we will do to achieve Bachelor Degree at Islamic Finance Department, Law and Sharia Faculty, Sunan Kalijaga State Islamic University, we do really hope that Mr./Mrs./Ms./Sir are willing to take the time to give an opinion about factors affecting customer’s decision in using Hasanah Card through the following questionnaires.

We hope that Mr./Mrs./Ms./Sir could give the information that is actually and fairly consistent with the fact (we are fully guaranteed your identities and answers), so it could make a meaningful contribution to this study.

We express our honestly gratitude for your assistance and cooperation.

Wassalamu’alaikum Wr. Wb.

Sincerely,

Rapi Bestari

I. RESPONDENTS IDENTITY

➤ For the following questions, please fill in the space provided.

1. Name :

2. Address:

3. Religion:

➤ For the next questions, please choose one of the provided answers by giving the cross sign (X) on it.

4. Age :

a. 15 – 19 years

d. 30 – 35 years

b. 20 – 25 years

e. 36 – 40 years

c. 26 – 29 years

f. > 40 years

5. Sex :

a. Male

b. Female

6. Latest Education:

a. Primary School

d. Junior High School

b. Senior High School

e. Diploma

c. Bachelor Degree (S1)/(S2)

f. Others,

7. Occupation:

- | | |
|------------------------|---------------------|
| a. Civil Servant / TNI | d. Private Employee |
| b. Entrepreneur | e. House Wife |
| c. Student | f. Others, |

8. Income per month:

- a. < Rp. 500.000
- b. Rp. 500.100 – Rp. 1.000.000
- c. Rp. 1.000.100 – Rp. 2.000.000
- d. Rp. 2.000.100 – Rp. 3.000.000
- e. Rp. 3.000.100 – Rp. 4.000.000
- f. > =Rp. 4.000.100

9. Position in family:

- | | |
|--------------------|-------------------|
| a. Father / Mother | c. Husband / Wife |
| b. Child | d. Others, |

II. QUESTIONS LIST

- Please give the sign (✓) for the following statements relating to affecting factors customer's decision in using Hasanah Card below.

Explanation:

SA: Strongly Agree

A: Agree

D: Doubtful

DA: Disagree

SD: Strongly Disagree

Value	Explanation
1	Strongly Disagree (SD)
2	Disagree (DA)
3	Doubtful (D)
4	Agree (A)
5	Strongly Agree (SA)

No.	STATEMENT	SD	DA	D	A	SS
Product (X.1)						
1	Hasanah Card can be used for payment of study abroad.					
2	Hasanah Card facilitates you to be an entrepreneur.					
3	Hasanah Card has many discounts offered.					

Promotion (X.2)						
4	There are many advertising about Hasanah Card in brochure form.					
5	There are a lot of your relatives who suggested to use Hasanah Card.					
6	There is a lot of review about Hasanah Card in the news media.					
Customer Service (X.3)						
7	BNI Syariah has a sufficient number of offices in Jakarta.					
8	The employees of BNI Syariah are knowledgeable.					
9	The employees of BNI Syariah have an attractive looking.					
Price (X.4)						
10	The basic of cost calculation of Hasanah Card is the remaining obligation, not the amount of spending.					
11	The net cost of Hasanah Card monthly fees is light.					
12	Hasanah Card has a Cash Rebate system.					
Process (X.5)						
13	The publishing process of Hasanah Card is easy.					
14	The obligation payment process of Hasanah Card is fast.					
15	Hasanah Card makes the purchasing process at merchant faster.					

Sharia/Religious Aspect (X.6)						
16	The collected overdue fines were channeled to social fund.					
17	The contract used in it accordance with the Shari'ah law.					
18	Hasanah Card cannot be used at <i>haram</i> merchants such as gambling place.					
Decision (Y)						
19	You are sure of your choice in using Hasanah Card.					
20	You will keep using Hasanah Card and will not move to use another credit card.					
21	You will recommend Hasanah Card of BNI Syariah to other people.					

Attachment 2. Respondent Data

No.	Name	Address	Religion	Age	Sex	Latest Education	Occupation	Income per Month	Position in Family
1	Sri Agustina	Perum Bintara III	Islam	> 40 years	Female	S1/S2	Civil Servant	>= Rp. 4.000.000	Father/Mother
2	Erma Dewi	Dukuh III	Islam	26 - 29 years	Female	S1/S2	Private Employee	>= Rp. 4.000.000	Child
3	No Name	Jaktim	Islam	26 - 29 years	Female	S1/S2	Private Employee	Rp. 3.000.000 - Rp. 3.999.999	Husband/Wife
4	Harmun	Kampung Makasar	Islam	36 - 40 years	Male	S1/S2	Private Employee	Rp. 3.000.000 - Rp. 3.999.999	Husband/Wife
5	Slamet Komari	Jakamulya – Bekasi	Islam	> 40 years	Male	Senior High School	Private Employee	>= Rp. 4.000.000	Husband/Wife
6	Masadi	Jl. Gotong Royong	Islam	36 - 40 years	Male	S1/S2	Private Employee	>= Rp. 4.000.000	Father/Mother
7	Sukirno	Jl. Dukuh V No. 34	Islam	> 40 years	Male	S1/S2	Private Employee	>= Rp. 4.000.000	Father/Mother
8	NSW	Jakarta	Islam	26 - 29 years	Female	S1/S2	Private Employee	>= Rp. 4.000.000	Child
9	Shibgatullah	Dukuh, Jaktim	Islam	20 - 25 years	Male	S1/S2	Private Employee	Rp. 3.000.000 - Rp. 3.999.999	Child
10	Anggraini	PT. Jasa Marga	Islam	36 - 40 years	Female	S1/S2	Private Employee	>= Rp. 4.000.000	Husband/Wife
11	Hardati	Bekasi	Islam	> 40 years	Female	S1/S2	Private Employee	>= Rp. 4.000.000	Husband/Wife
12	S. Trinarsih	PT. Jasa Marga	Chatolic	> 40 years	Female	Others	Private Employee	>= Rp. 4.000.000	Father/Mother
13	Yenni Suryani	PT. Jasa Marga	Islam	> 40 years	Female	S1/S2	Private Employee	>= Rp. 4.000.000	Father/Mother
14	No Name	PT. Jasa Marga	Islam	> 40 years	Female	S1/S2	Private Employee	Rp. 3.000.000 - Rp. 3.999.999	Husband/Wife
15	Abdul Kohar	PT. Jasa Marga	Islam	> 40 years	Female	Senior High School	Private Employee	>= Rp. 4.000.000	Father/Mother
16	Sarah	PT. Jasa Marga	Islam	> 40 years	Female	S1/S2	Private Employee	>= Rp. 4.000.000	Father/Mother
17	No Name	PT. Jasa Marga	Islam	> 40 years	Female	S1/S2	Private Employee	>= Rp. 4.000.000	Father/Mother
18	Entin M	PT. Jasa Marga	Islam	> 40 years	Female	Senior High School	Private Employee	>= Rp. 4.000.000	Husband/Wife
19	Siti Nurhayati	PT. Jasa Marga	Islam	> 40 years	Female	S1/S2	Private Employee	>= Rp. 4.000.000	Father/Mother
20	Sri Handayani	Jl. Raya Kusuma	Islam	30 - 35 years	Female	S1/S2	Private Employee	Rp. 3.000.000 - Rp. 3.999.999	Father/Mother
21	Dhevie	PT. Jasa Marga	Islam	36 - 40 years	Female	S1/S2	Civil Servant	>= Rp. 4.000.000	Father/Mother

22	Ira Susiyanti	PT. Jasa Marga	Islam	30 - 35 years	Female	S1/S2	Private Employee	>= Rp. 4.000.000	Father/Mother
23	Yulianti	Kota Legenda Bekasi	Islam	> 40 years	Female	Diploma	Private Employee	>= Rp. 4.000.000	Father/Mother
24	Irni	Bekasi	Islam	30 - 35 years	Female	Diploma	Private Employee	>= Rp. 4.000.000	Child
25	Fitri Ramadhina	Jl. Sunter Muara	Islam	26 - 29 years	Female	S1/S2	Private Employee	Rp. 2.000.000 - Rp. 2.999.999	Child
26	Dewi	Komp. Angkasa Pura	Islam	26 - 29 years	Female	Diploma	Private Employee	Rp. 3.000.000 - Rp. 3.999.999	Child
27	Novita	Jakarta	Islam	30 - 35 years	Female	S1/S2	Others	>= Rp. 4.000.000	Husband/Wife
28	Sinta	Komp. Angkasa Pura	Islam	30 - 35 years	Female	Diploma	Others	Rp. 3.000.000 - Rp. 3.999.999	Father/Mother
29	Merlin	Jl. Salemba Utan	Islam	20 - 25 years	Female	S1/S2	Private Employee	Rp. 3.000.000 - Rp. 3.999.999	Child
30	Wenny Anggraini	Jl. Johar Baru V No. 22	Islam	20 - 25 years	Female	S1/S2	Private Employee	Rp. 3.000.000 - Rp. 3.999.999	Husband/Wife
31	Dwi Kartini Sari	Bekasi	Islam	26 - 29 years	Female	S1/S2	Private Employee	Rp. 3.000.000 - Rp. 3.999.999	Child
32	Karlina Purwadarma	Jl. Cemara	Islam	20 - 25 years	Female	Senior High School	Private Employee	Rp. 3.000.000 - Rp. 3.999.999	Child
33	Yahayu Hadiyanti	Jl. Angkasa	Islam	20 - 25 years	Female	Diploma	Private Employee	Rp. 3.000.000 - Rp. 3.999.999	Child
34	Yuli Wahyuningsih	Bukit Nusa Indah	Islam	> 40 years	Female	Diploma	Private Employee	>= Rp. 4.000.000	Father/Mother
35	Citra	Semper, Jakut	Islam	30 - 35 years	Female	S1/S2	Private Employee	>= Rp. 4.000.000	Husband/Wife
36	Ayudya	Jl. Angkasa	Islam	20 - 25 years	Female	S1/S2	Private Employee	>= Rp. 4.000.000	Child
37	Yuliana	Kemayoran, Jakut	Islam	20 - 25 years	Female	Diploma	Civil Servant	Rp. 3.000.000 - Rp. 3.999.999	Child
38	Ika	Cibubur	Islam	30 - 35 years	Female	S1/S2	Private Employee	>= Rp. 4.000.000	Father/Mother
39	Theresia F Marika	Tarakanita	Chatolic	20 - 25 years	Female	S1/S2	Student	Rp. 1.000.000 - Rp. 1.999.999	Child
40	Heva Yuna Kristy	Taman Juanda, Bekasi	Christian	20 - 25 years	Female	S1/S2	Student	Rp. 1.000.000 - Rp. 1.999.999	Child
41	Tris Widhiana	Komp. Angkasa Pura	Islam	> 40 years	Female	S1/S2	Private Employee	>= Rp. 4.000.000	Father/Mother
42	Sari Saraswati	Tangerang	Islam	30 - 35 years	Female	S1/S2	Private Employee	>= Rp. 4.000.000	Husband/Wife
43	Astri Anggraini	Bekasi	Islam	30 - 35 years	Female	S1/S2	Private Employee	>= Rp. 4.000.000	Husband/Wife

44	Devy Gusmiati	Jakarta	Islam	20 - 25 years	Female	Diploma	Private Employee	Rp. 1.000.000 - Rp. 1.999.999	Child
45	Khairunnisa	Bekasi	Islam	30 - 35 years	Female	S1/S2	Private Employee	Rp. 2.000.000 - Rp. 2.999.999	Husband/Wife
46	Ginah Wahyuni	Jl. Bulak Cabe	Islam	20 - 25 years	Female	S1/S2	Private Employee	Rp. 1.000.000 - Rp. 1.999.999	Husband/Wife
47	Ahmad Nasikun	Harapan Jaya	Islam	26 - 29 years	Male	Senior High School	Private Employee	Rp. 2.000.000 - Rp. 2.999.999	Father/Mother
48	Panji Pratama	Halim	Islam	20 - 25 years	Male	S1/S2	Private Employee	Rp. 2.000.000 - Rp. 2.999.999	Child
49	Rika Rahayu	Jl. Baru Gang 2	Islam	15 - 19 years	Female	Senior High School	Private Employee	Rp. 1.000.000 - Rp. 1.999.999	Child
50	Besus Maula	Cibubur	Islam	26 - 29 years	Male	S1/S2	Private Employee	>= Rp. 4.000.000	Child
51	Maria Ulfah	Cilincing	Islam	26 - 29 years	Female	Diploma	Private Employee	Rp. 1.000.000 - Rp. 1.999.999	Child
52	Mustakim	Sunter Paradise	Islam	30 - 35 years	Male	Junior High School	Private Employee	Rp. 1.000.000 - Rp. 1.999.999	Father/Mother
53	Asdiana	Grogol	Islam	30 - 35 years	Female	S1/S2	Private Employee	Rp. 2.000.000 - Rp. 2.999.999	Husband/Wife
54	Indah Yuliasari	Jakarta Utara	Islam	20 - 25 years	Female	Senior High School	Private Employee	Rp. 2.000.000 - Rp. 2.999.999	Child
55	M. Rizal	Ciputat	Islam	30 - 35 years	Male	Senior High School	Private Employee	Rp. 2.000.000 - Rp. 2.999.999	Others
56	Siti Nuridah	Jl. Kalibaru Timur	Islam	20 - 25 years	Female	Senior High School	Private Employee	Rp. 2.000.000 - Rp. 2.999.999	Child
57	Amalia Safitri	Jl. Melati Tugu	Islam	30 - 35 years	Female	Diploma	Private Employee	Rp. 3.000.000 - Rp. 3.999.999	Father/Mother
58	Nur Indria	Jl. Cibubur Indah II	Islam	20 - 25 years	Female	S1/S2	Private Employee	Rp. 3.000.000 - Rp. 3.999.999	Husband/Wife
59	Fathinah Azzahra	Jl. Raya PKP no 3	Islam	30 - 35 years	Female	Senior High School	Civil Servant	Rp. 2.000.000 - Rp. 2.999.999	Child
60	Supriyatna	Jl. Raya Munjul	Islam	20 - 25 years	Male	S1/S2	Private Employee	Rp. 2.000.000 -	Father/Mother

								Rp. 2.999.999	
61	Yunita Sari	Cilandak	Islam	26 - 29 years	Female	Senior High School	Civil Servant	Rp. 2.000.000 - Rp. 2.999.999	Husband/Wife
62	Reditya Dimas	Jl. Kalibaru Timur	Islam	20 - 25 years	Male	S1/S2	Private Employee	Rp. 3.000.000 - Rp. 3.999.999	Husband/Wife
63	Wulandari	Cijantung	Islam	20 - 25 years	Female	S1/S2	Private Employee	>= Rp. 4.000.000	Husband/Wife
64	Agam Anggara	Sunter Raya	Islam	26 - 29 years	Male	S1/S2	Private Employee	Rp. 3.000.000 - Rp. 3.999.999	Father/Mother
65	Iqbal Abdillah	Jl. Patimura	Islam	20 - 25 years	Male	Diploma	Civil Servant	Rp. 2.000.000 - Rp. 2.999.999	Husband/Wife
66	Tony Setia Atmaja	Jl. Harapan Indah	Christian	20 - 25 years	Male	Diploma	Private Employee	Rp. 1.000.000 - Rp. 1.999.999	Child
67	Ririn Dwi Retno	Cilandak	Islam	26 - 29 years	Female	S1/S2	Private Employee	Rp. 2.000.000 - Rp. 2.999.999	Father/Mother
68	Ferdiyanto	Pondok Indah	Islam	20 - 25 years	Male	S1/S2	Private Employee	>= Rp. 4.000.000	Child
69	Nur Setia Utami	Pasar Minggu	Islam	20 - 25 years	Female	S1/S2	Private Employee	>= Rp. 4.000.000	Husband/Wife
70	Bayu Purnawijaya	Jl. Kalibaru Barat	Islam	> 40 years	Male	S1/S2	Private Employee	Rp. 3.000.000 - Rp. 3.999.999	Father/Mother
71	Yogi Hamdani	Jl. Merdeka	Islam	30 - 35 years	Male	S1/S2	Others	Rp. 1.000.000 - Rp. 1.999.999	Father/Mother
72	Sofan Kamil	Jl. Setiabudi	Islam	30 - 35 years	Male	Diploma	Private Employee	Rp. 2.000.000 - Rp. 2.999.999	Husband/Wife

Attachment 3. Questionnaire data

No.	Produk			Promotion			Service		
	PRD1	PRD2	PRD3	PRM1	PRM2	PRM3	SRV1	SRV2	SRV3
1	3	3	3	3	3	3	4	4	4
2	3	3	3	3	4	4	4	5	5
3	3	3	3	3	3	3	3	5	5
4	3	3	3	4	3	4	5	4	4
5	3	4	3	4	2	4	4	3	4
6	4	3	4	4	4	4	4	5	5
7	3	4	4	4	4	4	4	3	4
8	4	3	3	2	2	3	3	5	4
9	3	4	4	2	2	2	3	5	4
10	3	2	3	2	2	4	4	4	4
11	3	2	3	4	4	4	4	4	4
12	4	4	3	2	2	4	4	5	4
13	4	3	4	3	4	4	3	4	4
14	3	4	3	4	4	4	4	5	4
15	3	3	4	3	3	4	3	4	4
16	4	3	4	3	4	3	4	4	4
17	3	2	5	4	4	4	4	5	4
18	4	3	3	4	3	4	3	4	3
19	4	3	4	5	4	4	4	4	4
20	3	3	2	4	4	3	4	4	4
21	4	4	4	4	4	3	4	5	5
22	4	3	4	4	5	4	4	4	4
23	3	3	3	4	4	4	4	4	4
24	4	3	4	4	4	4	4	5	5
25	3	4	3	4	4	3	4	5	5
26	4	4	4	4	4	4	4	3	4
27	4	4	3	4	3	4	3	4	4
28	3	3	4	4	3	4	4	5	5
29	4	4	4	4	4	4	4	3	4
30	3	2	3	3	2	4	4	5	4
31	2	3	2	3	3	3	3	4	3
32	3	3	3	3	3	3	4	3	3
33	4	3	4	4	4	4	4	4	4
34	2	3	3	4	4	4	4	3	3
35	4	4	3	3	4	3	4	3	3
36	3	2	3	4	4	4	4	4	4
37	4	3	3	3	3	4	4	3	3
38	4	3	3	3	3	3	4	4	4

39	2	2	2	2	2	2	2	3	3
40	3	2	3	3	3	4	4	3	3
41	4	2	3	3	3	4	4	4	4
42	3	3	3	2	2	2	2	3	3
43	3	3	3	3	3	3	4	4	4
44	3	3	3	3	4	4	4	5	5
45	3	3	3	3	3	3	3	5	5
46	3	3	3	4	3	4	5	4	4
47	3	4	3	4	2	4	4	3	4
48	4	3	4	4	4	4	4	5	5
49	4	4	4	4	4	4	4	3	4
50	4	3	3	2	2	3	3	5	4
51	4	4	4	2	2	2	3	5	4
52	4	2	3	2	2	4	4	4	4
53	3	2	3	4	4	4	4	4	4
54	3	4	4	2	2	4	4	5	4
55	4	3	4	2	2	3	3	4	4
56	4	4	3	3	3	4	4	5	4
57	2	2	2	2	2	2	2	3	3
58	2	2	2	4	4	4	3	4	3
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66	3	3	3	3	3	4	3	5	4
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68	3	2	3	3	3	4	2	3	3
69	4	2	3	3	3	4	3	4	4
70	3	2	3	2	2	2	3	5	4
71	2	3	3	3	3	4	4	4	4
72	3	4	4	3	3	3	4	4	4

No.	Price			Process			Sharia Aspect			Decision		
	PRC1	PRC2	PRC3	PRO1	PRO2	PRO3	SYA1	SYA2	SYA3	DCS1	DCS2	DCS3
1	4	4	4	4	3	4	2	3	3	4	4	5
2	5	4	4	3	3	4	2	3	3	3	4	3
3	5	4	4	4	4	4	2	3	3	4	5	5
4	4	5	4	4	4	4	3	3	3	4	5	5
5	4	4	3	4	3	4	4	3	4	3	4	4
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9	5	5	4	4	4	4	4	4	4	4	3	3
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11	5	4	3	2	3	2	2	3	2	3	2	2
12	5	5	4	4	4	4	4	3	4	4	4	4
13	4	3	3	3	4	4	3	4	3	5	4	4
14	4	5	4	3	4	4	3	4	3	5	5	4
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23	4	4	4	4	3	3	4	3	3	4	3	3
24	5	4	4	3	4	3	3	4	3	3	4	4
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60	5	5	4	4	4	5	3	4	2	5	4	4
61	4	3	4	4	3	3	2	3	3	3	4	3
62	4	5	4	3	4	3	3	3	3	4	4	4
63	4	5	4	5	4	5	4	4	3	4	4	5
64	4	4	4	4	4	5	3	4	3	5	4	4
65	4	5	4	3	4	5	2	2	2	4	5	3
66	4	4	4	4	3	4	3	3	4	4	4	3
67	5	5	4	4	4	3	4	3	4	5	4	4
68	5	4	3	3	4	3	2	3	3	4	3	3
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71	4	4	3	4	5	4	3	4	3	4	4	5
72	4	5	4	3	4	4	4	3	4	3	3	4

Attachment 4. Validity and Reliability Test

1. Product (X1)

Reliability Statistics

Cronbach's Alpha	N of Items
.627	3

Correlations

		PRD1	PRD2	PRD3	PRD
PRD1	Pearson Correlation	1	.278*	.482**	.751**
	Sig. (2-tailed)		.018	.000	.000
	N	72	72	72	72
PRD2	Pearson Correlation	.278*	1	.350**	.750**
	Sig. (2-tailed)	.018		.003	.000
	N	72	72	72	72
PRD3	Pearson Correlation	.482**	.350**	1	.780**
	Sig. (2-tailed)	.000	.003		.000
	N	72	72	72	72
PRD	Pearson Correlation	.751**	.750**	.780**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	72	72	72	72

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

2. Promotion (X2)

Reliability Statistics

Cronbach's Alpha	N of Items
.842	3

Correlations

		PRM1	PRM2	PRM3	PRM
PRM1	Pearson Correlation	1	.787**	.626**	.929**
	Sig. (2-tailed)		.000	.000	.000
	N	72	72	72	72

PRM2	Pearson Correlation	.787**	1	.502**	.888**
	Sig. (2-tailed)	.000		.000	.000
	N	72	72	72	72
PRM3	Pearson Correlation	.626**	.502**	1	.795**
	Sig. (2-tailed)	.000	.000		.000
	N	72	72	72	72
PRM	Pearson Correlation	.929**	.888**	.795**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	72	72	72	72

** . Correlation is significant at the 0.01 level (2-tailed).

3. Service (X3)

Reliability Statistics

Cronbach's Alpha	N of Items
.648	3

Correlations

		SRV1	SRV2	SRV3	SRV
SRV1	Pearson Correlation	1	.138	.380**	.638**
	Sig. (2-tailed)		.248	.001	.000
	N	72	72	72	72
SRV2	Pearson Correlation	.138	1	.676**	.808**
	Sig. (2-tailed)	.248		.000	.000
	N	72	72	72	72
SRV3	Pearson Correlation	.380**	.676**	1	.873**
	Sig. (2-tailed)	.001	.000		.000
	N	72	72	72	72
SRV	Pearson Correlation	.638**	.808**	.873**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	72	72	72	72

** . Correlation is significant at the 0.01 level (2-tailed).

4. Price (X4)

Reliability Statistics

Cronbach's Alpha	N of Items
.672	3

Correlations

		PRC1	PRC2	PRC3	PRC
PRC1	Pearson Correlation	1	.390**	.308**	.745**
	Sig. (2-tailed)		.001	.009	.000
	N	72	72	72	72
PRC2	Pearson Correlation	.390**	1	.583**	.857**
	Sig. (2-tailed)	.001		.000	.000
	N	72	72	72	72
PRC3	Pearson Correlation	.308**	.583**	1	.747**
	Sig. (2-tailed)	.009	.000		.000
	N	72	72	72	72
PRC	Pearson Correlation	.745**	.857**	.747**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	72	72	72	72

** . Correlation is significant at the 0.01 level (2-tailed).

5. Process (X5)

Reliability Statistics

Cronbach's Alpha	N of Items
.692	3

Correlations

		PRO1	PRO2	PRO3	PRO
PRO1	Pearson Correlation	1	.449**	.430**	.803**
	Sig. (2-tailed)		.000	.000	.000
	N	72	72	72	72
PRO2	Pearson Correlation	.449**	1	.432**	.756**
	Sig. (2-tailed)	.000		.000	.000
	N	72	72	72	72

PRO3	Pearson Correlation	.430**	.432**	1	.808**
	Sig. (2-tailed)	.000	.000		.000
	N	72	72	72	72
PRO	Pearson Correlation	.803**	.756**	.808**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	72	72	72	72

** . Correlation is significant at the 0.01 level (2-tailed).

6. Sharia Aspect (X6)

Reliability Statistics

Cronbach's Alpha	N of Items
.607	3

Correlations

		SYA1	SYA2	SYA3	SYA
SYA1	Pearson Correlation	1	.407**	.426**	.837**
	Sig. (2-tailed)		.000	.000	.000
	N	72	72	72	72
SYA2	Pearson Correlation	.407**	1	.173	.678**
	Sig. (2-tailed)	.000		.146	.000
	N	72	72	72	72
SYA3	Pearson Correlation	.426**	.173	1	.722**
	Sig. (2-tailed)	.000	.146		.000
	N	72	72	72	72
SYA	Pearson Correlation	.837**	.678**	.722**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	72	72	72	72

** . Correlation is significant at the 0.01 level (2-tailed).

7. Customers' Decision (Y)

Reliability Statistics

Cronbach's Alpha	N of Items
.684	3

Correlations

		DCS1	DCS2	DCS3	DCS
DCS1	Pearson Correlation	1	.335**	.364**	.708**
	Sig. (2-tailed)		.004	.002	.000
	N	72	72	72	72
DCS2	Pearson Correlation	.335**	1	.553**	.802**
	Sig. (2-tailed)	.004		.000	.000
	N	72	72	72	72
DCS3	Pearson Correlation	.364**	.553**	1	.835**
	Sig. (2-tailed)	.002	.000		.000
	N	72	72	72	72
DCS	Pearson Correlation	.708**	.802**	.835**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	72	72	72	72

** . Correlation is significant at the 0.01 level (2-tailed).

Attachment 5. Classical Assumption Test

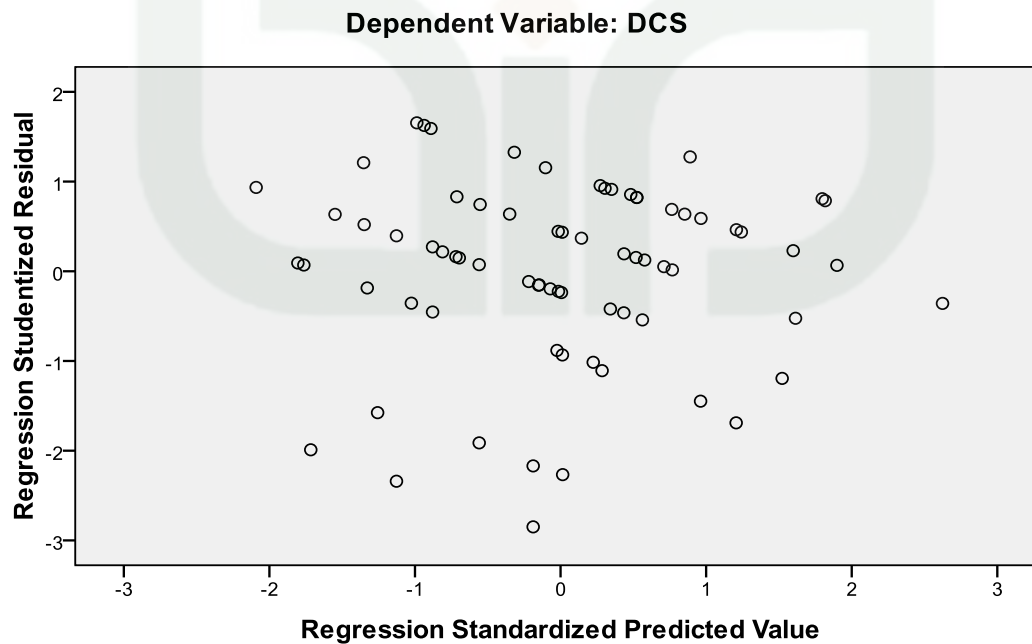
Multicollinearity Test

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	5.972	2.054		2.907	.005		
PRD	-.229	.157	-.202	-1.463	.148	.616	1.624
PRM	.126	.099	.154	1.262	.211	.793	1.261
SRV	-.090	.175	-.082	-.513	.610	.460	2.174
PRC	.442	.174	.374	2.542	.013	.543	1.841
PRO	.424	.142	.438	2.977	.004	.544	1.839
SYA	-.234	.173	-.211	-1.356	.180	.485	2.060

a. Dependent Variable: DCS

Heteroscedasticity Test

Scatterplot



Normality Test

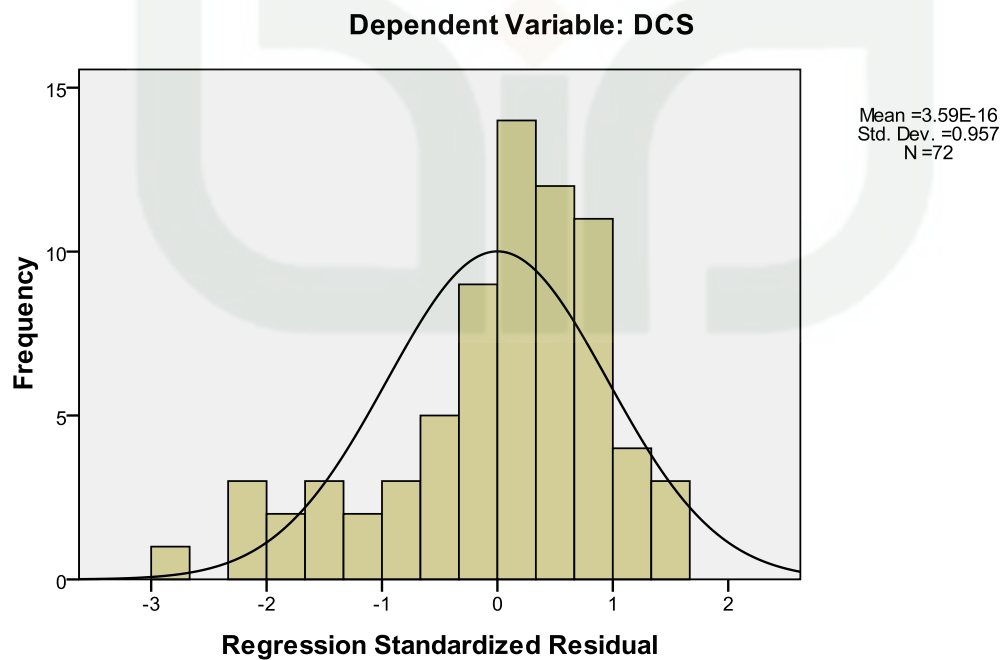
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		72
Normal Parameters ^{a, b}	Mean	.0000000
	Std. Deviation	1.47506313
Most Extreme Differences	Absolute	.117
	Positive	.069
	Negative	-.117
Kolmogorov-Smirnov Z		.995
Asymp. Sig. (2-tailed)		.275

a. Test distribution is Normal.

b. Calculated from data.

Histogram



Attachment 6. Multiple Regression Analysis

F Statistic Test (Simultaneous)

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	47.837	6	7.973	3.355	.006 ^a
	Residual	154.483	65	2.377		
	Total	202.319	71			

a. Predictors: (Constant), SYA, PRC, PRM, PRD, PRO, SRV

b. Dependent Variable: DCS

Coefficients R² Test

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.486 ^a	.236	.166	1.54164	.236	3.355	6	65	.006	2.186

a. Predictors: (Constant), SYA, PRC, PRM, PRD, PRO, SRV

b. Dependent Variable: DCS

T Statistic Test (Partial)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.972	2.054		2.907	.005
	PRD	-.229	.157	-.202	-1.463	.148
	PRM	.126	.099	.154	1.262	.211
	SRV	-.090	.175	-.082	-.513	.610
	PRC	.442	.174	.374	2.542	.013
	PRO	.424	.142	.438	2.977	.004
	SYA	-.234	.173	-.211	-1.356	.180

a. Dependent Variable: DCS

Attachment 7. Al-Qur'an Transliteration

No.	PAGE	FN	TRANSLITERATION
1.	19	18	That the wasters/squanderers were the devils` brothers, and the devil was to his Lord (an insisting) disbeliever. (Al-Isra' 27)
2.	19	19	And those who if they spent, they did not waste/extravagate and they did not tighten/restrict and economize, and was (were) between that just. (AL-Furqon 67)
3.	20	20	And do not approach/near the orphan`s property/possession/wealth except with which it is best until he reaches his maturity/strength, and fulfill/complete with the promise/contract , that the promise/contract was/is questioned. (Al-Isra' 34)
4.	20	21	Those who eat the growth/interest/usury , they do not stand/keep up except as (that who) stands/keeps up who the devil strikes/touches him from the madness, that (is) because they said: "But the selling/trading (is) equal/similar/alike (to) the growth/interest/usury , and God permitted/allowed the selling/trading and forbade the growth/interest/usury ." So who came to him (got) a warning/advice from his Lord, so he ended/stopped , so for him what preceded/past , and his matter/affair (is) to God, and who returned , so those are the fire`s owners/company , they are in it immortally/eternally. (Al-Baqarah 275)
5.	21	22	You, you those who believed, fulfill/complete with the contracts; four legged creatures of land and sea except lions (beasts) (of) the camel/livestock is permitted/allowed for you, except what is read/recited on you, not permitting/allowing the hunt/fishing and you are forbidden/respecting for pilgrimage , that God judges/rules what He wills/wants. (Al-Maidah: 1)

Jakarta, 27 NOV 2013

No : BNISy/HCT/732
Lamp : -

Kepada
Dekan Bidang Akademik
Fakultas Syariah dan Hukum
Universitas Islam Negeri Sunan Kalijaga
Yogyakarta

Hal : Surat Keterangan Penelitian Mahasiswa

Assalamu'alaikum Warahmatullahi Wabarakatuh

Sesuai dengan perihal pada pokok surat diatas, dengan ini kami sampaikan bahwa:

Nama : Rapi Bestari
NIM : 09390018
Program Studi : S1 Keuangan Islam (KUI)
Fakultas : Syariah dan Hukum

telah mengambil data di PT Bank BNI Syariah Divisi Bisnis Kartu untuk penelitian mahasiswa dengan judul Skripsi :

"Factors Affecting Customer's Decision in Using Hasanah Card (BNI Syariah Credit Card)".

Demikian surat keterangan ini kami buat dengan sebenarnya untuk dipergunakan sebagaimana mestinya

Wassalamu'alaikum Warahmatullahi Wabarakatuh

PT BANK BNI SYARIAH
Divisi Human Capital



Curriculum Vitae

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2005-2008 : MA. Al-Zaytun, Indramayu
2009-present : UIN Sunan Kalijaga Yogyakarta

» Non Formal

2007-2008 : Computer Training ICDL
2008 : English Course at LPIA (Lembaga Pendidikan Indonesia-Amerika)
2010 : English Speaking Course at Effective and Excellent, Kediri, East Java.
2010 : Basic Accounting Course at Star Comp, Kediri, East Java.

» Extracurricular in Campus

- Studi dan Pengembangan Bahasa Asing (as a treasure in 2010-2011)
- Forum Studi Ekonomi Islam (ForSEI) as a member of Riska (Riset dan Kajian) division.