

Influences of Product Innovation, Service Quality, Customer Satisfaction Towards Customer Decisions by Using Livin' by Mandiri (Case Study on pt. Bank Mandiri in Gorontalo Branch)

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Abstract

One of the factors that can influence a customer's decision to use Livin' by Mandiri at PT. Bank Mandiri, namely the quality of service provided by Bank Mandiri. To attract customers' interest in making decisions using the Livin' by Mandiri application, Bank Mandiri must be able to provide the best for its customers. This can be done through the quality of service provided by Bank Mandiri to customers. The better the quality of service provided to customers, the higher the customer's value to Bank Mandiri. This study aims to determine and analyze the effect of product innovation, service quality, and customer satisfaction toward customer decisions to Use Livin' by Mandiri at PT. Bank Mandiri Gorontalo Branch. This study uses multiple linear regression analysis and with a sample of 100 respondents at PT. Bank Mandiri Gorontalo Branch. The results of this study found that the product innovation, service quality, and customer satisfaction simultaneously influence toward

customer decisions to Use Livin' by Mandiri at PT. Bank Mandiri Gorontalo Branch. Product innovation had a significant positive influence toward customer decisions to Use Livin' by Mandiri at PT. Bank Mandiri Gorontalo Branch, service quality had a significant positive influence toward customer decisions to Use Livin' by Mandiri at PT. Bank Mandiri Gorontalo Branch, and customer satisfaction had a significant positive influence toward customer decisions to Use Livin' by Mandiri at PT. Bank Mandiri Gorontalo Branch.

Keywords: product innovation, service quality, customer satisfaction, customer decisions.

Introduction

Research Background

Nowadays, many customers are already using e-banking. Advances in digital technology in the fields of information and telecommunications have driven market growth across the world. In addition to advances in digital technology, the business world is also building operations to take greater advantage of online potential by developing new, more innovative mobile applications (Driwan, 2022). The banking industry is one industry that always follows developments in information technology. In displaying excellence, service companies such as banks always offer various convenient services to acquire and retain their customers, of course by using the supporting power of information technology. One banking service that uses technological developments is e-banking. In the banking industry, technology plays an important role in running company operations by providing good services to its customers. Good service does not only come from good service, but also comes from bank facilities to obtain convenience in transactions and satisfaction with its service. So that the bank system can meet needs efficiently and practically (Devy and Fikriyah, 2022).

The customer's decision to use the Livin by Mandiri application is the impact of information about products and various services which makes customers feel interested so that they want to use the product. Apart from that, there is influence from other parties who recommend the Livin by Mandiri application which greatly influences the quality and progress of products within a bank. Kotler and Armstrong (2019: 166) explain that the customer purchasing decision process consists of five stages carried out by a customer before arriving at a purchasing decision and then post-purchase. Kotler and Keller (2019) argue that customers do not always go through the five stages of product purchasing, they may skip or reverse some stages. Product innovation, service quality, business image, product image, brand image, value for money, staff performance, competition, timely delivery of goods and customer happiness are all elements that influence customer retention. Meanwhile, service quality, product quality and customer satisfaction are the matters that have the greatest impact on customer decisions (Angliawati, 2023).

In the midst of existing bank competition, to attract and prevent customers from switching to other banks, we must respond wisely with breakthrough innovations to meet customer expectations and needs, provide existing satisfaction and services so that they are widely known by the public and improve cus-

customer decisions. Innovation is a concept that develops over time, so that it can adapt to the needs and developments of the times. Innovation is needed to respond to various changes such as technology, markets, regulations, economic and socio-political as well as customer hopes and concerns. For this reason, Islamic banks need to innovate in terms of products and services. It needs to be realized that there is a strong relationship between product innovation and market development at Bank Mandiri. This means that when Bank Mandiri becomes more innovative in making products, market growth will also be faster. Bank Mandiri's weakness in significantly innovating the products and services it provides will have an impact on slowing market development. Product innovation is a strategy that has a high priority. Apart from playing a very important role in a competitive market, Bank Mandiri must also be able to continue to carry out new innovations. Every company must create innovations to expand into new markets and maintain their current market share. One innovation that can be developed is through product innovation. Product innovation is innovation in the form of products, services or ideas that are accepted as something new. Product development is very important in forming customer loyalty. Better product innovation can be implemented by understanding what best practices should be adopted for the product development process. All companies must update their products and services to survive (Kusumaningrum, Suseno, and Widuri, 2022).

Apart from product innovation, another thing that Bank Mandiri must pay attention to is service quality. Service quality is basically the activities offered to the customers served, which are intangible and cannot be owned. Service to customers itself can be expanded into how the service provider, in this case the bank, provides maximum service to customers, and is prepared to handle problems that arise professionally. This service will create a good impression on customers so that they will continue to come back to become good business partners with the bank. In order to be able to compete, banks are required to provide quality services and be able to meet customer needs or desires. The banking industry is determined by customer assessments, so that customer satisfaction can be achieved by providing quality service that is acceptable to customers. This makes service a factor that must be considered by the bank. Service is important for banks in an effort to provide satisfaction to customers so that customers continue to trust the bank and minimize customers moving to other banks. Banking is basically a service company whose operational focus is on providing services to customers, so that apart from assessing the quality of service received at the branch, customers also assess the services they can access at home (Tavisar, Apriantni, and Suryoko, 2015).

Customer satisfaction is a condition where the customer's desires, hopes and needs are met. A service is considered satisfactory if the service can meet customer needs and expectations. Customer satisfaction is a person's feeling of being satisfied or dissatisfied with a product or service received. Good service will be able to satisfy customers. Satisfied customers will use Livin' innovative features/products and recommend to others about their good experiences, dissatisfied customers often switch to competitors and badmouth the products they purchased to others (Kotler and Armstrong, 2018: 138).

Livin' by Mandiri is a form of e-banking in the form of an application issued by Bank Mandiri to make it easier for customers to access banking services, especially in the retail segment. This application is expected to be able to serve banking activities by providing easy access, so that ordinary users can easily use it because of its simple appearance. Currently, Livin' by Mandiri has been widely used by custom-

ers, especially for e-commerce payments, top ups and updating Mandiri e-money balances and changing credit card bills into installments. The existence of Livin' by Mandiri makes it easier for customers to make transactions. It is hoped that these offers that make it easier for customers can increase customer decisions in using Livin' by Mandiri services.

Since its launch in October 2021 Livin' by Mandiri has been downloaded more than 32 million times with the number of active users reaching 21 million users, growing 55% year on year (YoY). Thanks to continuous innovation, Livin' by Mandiri has been able to manage more than 2.02 billion transactions as of the end of September 2023, up 50% compared to the previous year. Bank Mandiri continues to innovate to provide easy, fast and safe financial services for customers through the presence of reliable features on the Super App Livin' by Mandiri. The feature that continues to be updated is none other than Foreign Exchange Transfer which allows customers to carry out money transfer transactions to various countries with competitive, fast exchange rates, and the funds are received in full in the destination country. Currency Transfers have now become one of the most popular features for customers at Livin' by Mandiri in managing their foreign exchange (forex) transaction needs. Moreover, foreign exchange transfers at Livin' by Mandiri can now be made in 9 foreign currencies starting from US Dollars (USD), Euros (EUR), Singapore Dollars (SGD), Australian Dollars AUD, Pound sterling (GBP), Hong Kong Dollars (HKD), Canadian Dollar (CAD), Thai Baht (THB) to Indian Rupee (INR). Through this feature, Bank Manadiri provides practical and efficient solutions for customers in carrying out foreign exchange transactions, especially in the current digital era. Through Livin' by Mandiri, transfer transactions into foreign currency by customers can be done anytime, anywhere just via smartphone (bisnis.com).

The number of active Livin'By Mandiri users for the period January 2023 to October 2023 can be seen in Table 1 below:

Table 1. Number of Active Users. Users of Livin's by Mandiri Gorontalo Branch Period January 2023 to October 2023

No	Month	Number of Active Users	Number of Transactions
		Livin	Livin
1	Januaryy	9,979	153,050,000
2	Februaryy	9,917	302,851,000
3	Momrch	10,287	474,521,000
4	April	10,297	646,554,000
5	mv	10,718	820,031,000
6	June	11,076	1,001,428,000
7	July	11,631	1,192,449,000
8	August	11,793	1,395,297,000
9	September	11,997	1,599,755,000
10	October	12,282	1,821,343,000
	Total	109,977	9,254,229,000

Source: PT. Mandiri Gorontalo branch, 2024

Table 1 shows that the number of active Livin by Mandiri users during the last 10 months of 2023, where in February 2023 there was a decrease in the number of Livin by Mandiri users, but in March 2023 to October 2023, the number of Livin' users increased again. along with the addition of new users and various application feature facilities. Judging from the number of Livin' transactions in the last 10 months of 2023, there has been a very significant increase, so that the total transactions were 9,254,229,000 with 109,977 Livin' users.

Based on the results of observations that have been made, there are several problems that occur related to product innovation and service quality. The first problem regarding Livin' product innovation is that it is not used properly, resulting in gaps in the applications/features of Livin' products. The second problem regarding service quality lies in registration by filling in the identity of the user/KTP user and dukcapil data, which sometimes does not match the data in the Livin' application service, causing customers to have to go to the bank to make repairs , because the registration process system is locked automatically. One way to create customer satisfaction is by providing excellent service and providing complete applications/features so that it makes it easier for customers to use the product feature applications. The existence of the best service to customers is a benchmark for customers in making decisions to use the Livin' product application/feature so that customers are satisfied with the Livin' product application/feature offered by the company.

Product Innovation, Service and Customer Satisfaction are interrelated. By implementing Product Innovation, Service Quality will have an impact and influence on Customer Decisions to use Livin'By Mandiri. In accordance with the explanation above, the researcher will conduct research with the title "Influence of Product Innovation, Service Quality and Customer Satisfaction Toward Customer Decision by Using Livin'By Mandiri (Case Study on PT. Bank Mandiri,Gorontalo Branch”

Research Objectives

1. To determine and analyze the influence of Product Innovation, Service Quality and Customer Satisfaction on Customer Decisions using Livin'by Mandiri at PT. Bank Mandiri Gorontalo Branch.
2. To determine and analyze the influence of Product Innovation on Customer Decisions using Livin'by Mandiri at PT. Bank Mandiri Gorontalo Branch.
3. To determine and analyze the influence of Service Quality on Customer Decisions using Livin'by Mandiri at PT. Bank Mandiri Gorontalo Branch.
4. To determine and analyze the influence of Customer Satisfaction on Customer Decisions using Livin'by Mandiri at PT. Bank Mandiri Gorontalo Branch.

LITERATURE REVIEW

Marketing Management

Marketing management is the activity of analyzing, planning, implementing and controlling programs created to form, build and maintain profits from exchanges through target markets in order to achieve organizational goals in the long term (Assauri (2017: 5). Tjiptono (2019: 2) reveals that marketing management is a total system of business activities designed to plan, set prices, and distribute products, services, and ideas that are able to satisfy the desires of the target market in order to achieve organizational goals. Alma (2018: 243) also explains that marketing management is a planning process and im-

plementation of ideas, pricing, promotion, and distribution of ideas, goods and services to create exchanges that satisfy individual and company goals. Dharmmesta and Handoko (2016: 3), explain that marketing management is analyzing, planning, implementing and supervising programs -programs aimed at generating exchanges with the target market with the aim of achieving company goals. From the opinions of the experts above, it can be concluded that marketing management is a planning process and system for planning , setting prices and distributing products, services and ideas that are able to satisfy the desires of the target market to achieve company goals.

Product Innovation

Maintaining a product that is always in demand by consumers requires creative efforts, such as making innovations in the products offered, with the hope of preventing consumers from switching to other similar products. Innovation itself is one of the determining factors for a company's success, which is needed to survive or become more competitive. According to Kotler and Keller (2019: 476), product innovation is "An innovation is any good, service, or idea that someone perceives as new, no matter how long its history, the spread of a new idea from its source of invention or creation to its ultimate users or adopters." This means any good, service, or idea that is considered new by someone, no matter how long its history, the spread of a new idea from the source of its discovery or creation to its main users or adopters. Successful product innovation requires a match between the process and a supporting environment. According to Kotler and Armstrong (2018: 180), product innovation is the process of developing creative ideas and turning them into useful products, where there are five dimensions of product innovation, namely relative advantage, compatibility, complexity, divisibility and communicability. Nasution (2015: 44) states that product innovation is a new product or service that is introduced to the market. Product innovation is categorized as existing innovation, re-determination of cost reduction. From the opinions above, it can be concluded that product innovation is a process description of the concept of a new idea, new discovery and the development of a new market which mutually influence each other with creative ideas so that the product being marketed becomes useful.

Service Quality

Service quality is the ability of a company to meet customer expectations by providing services to customers during and after the transaction takes place. Lupiyoadi (2018: 197) defines service quality as all activities that try to combine value from ordering, processing to providing service results through communication to speed up cooperation with customers. Sangadji and Sofiah (2017: 100) say that the quality of service received by customers is the difference between the customer's expectations or desires and their level of perception. Tjiptono (2019: 59) said that service quality is the expected level of excellence and control over this level of excellence to fulfill customer desires. Tjiptono and Chandra (2017: 125) say that service quality is a measure of how well the level of service provided meets customer expectations.

Customer Satisfaction

According to Saladin (2017: 9), satisfaction is a person's feeling of happiness or disappointment which comes from a comparison between his impression of the performance (results) of a product and his expectations. Duriyanto (2001: 4), loyal customers will generally purchase the brand even though they are faced with many alternative competing product brands that offer superior product characteristics from

various angles. According to Kotler (2017: 150) it is a feeling of pleasure or disappointment that arises after comparing the performance (results) of the product in mind against the expected performance (results). From this definition it can be said that if the product performance does not match the customer's expectations and if the expectations set are too low, then the customer will feel dissatisfied and end up disappointed. If the performance matches expectations then the customer will feel satisfied, but if the product performance exceeds expectations, then the customer will feel happy and very satisfied. Tjiptono (2019: 301), satisfaction is a situation shown by customers when they realize that their needs and desires are as expected and are being fulfilled well. Daryanto and Setyobudi (2014: 43), explain that satisfaction is an emotional assessment of customers after the customer uses a product, where the expectations and needs of the customer who uses it are met. Based on the opinions above, it can be concluded that satisfaction is the level of customer feelings, either happy or sad, that arise after the customer compares the quality of the product or service they use with what they expected.

Customer Decisions

According to Tjiptono (2019: 21), customer decision is a process where the customer gets to know the problem, looks for information about a particular product or brand and evaluates how well each alternative can solve the problem, which then leads to the customer's decision. Schiffman and Kanuk in Sangadji and Sopiah (2017: 120), define a decision as writing as choosing an action from two or more alternative options. A customer who wants to choose must have alternative choices. Based on the opinions above, it can be concluded that customer decision is a customer selection process based on observation and customer needs at that time and determining their choice.

Empirical Studies

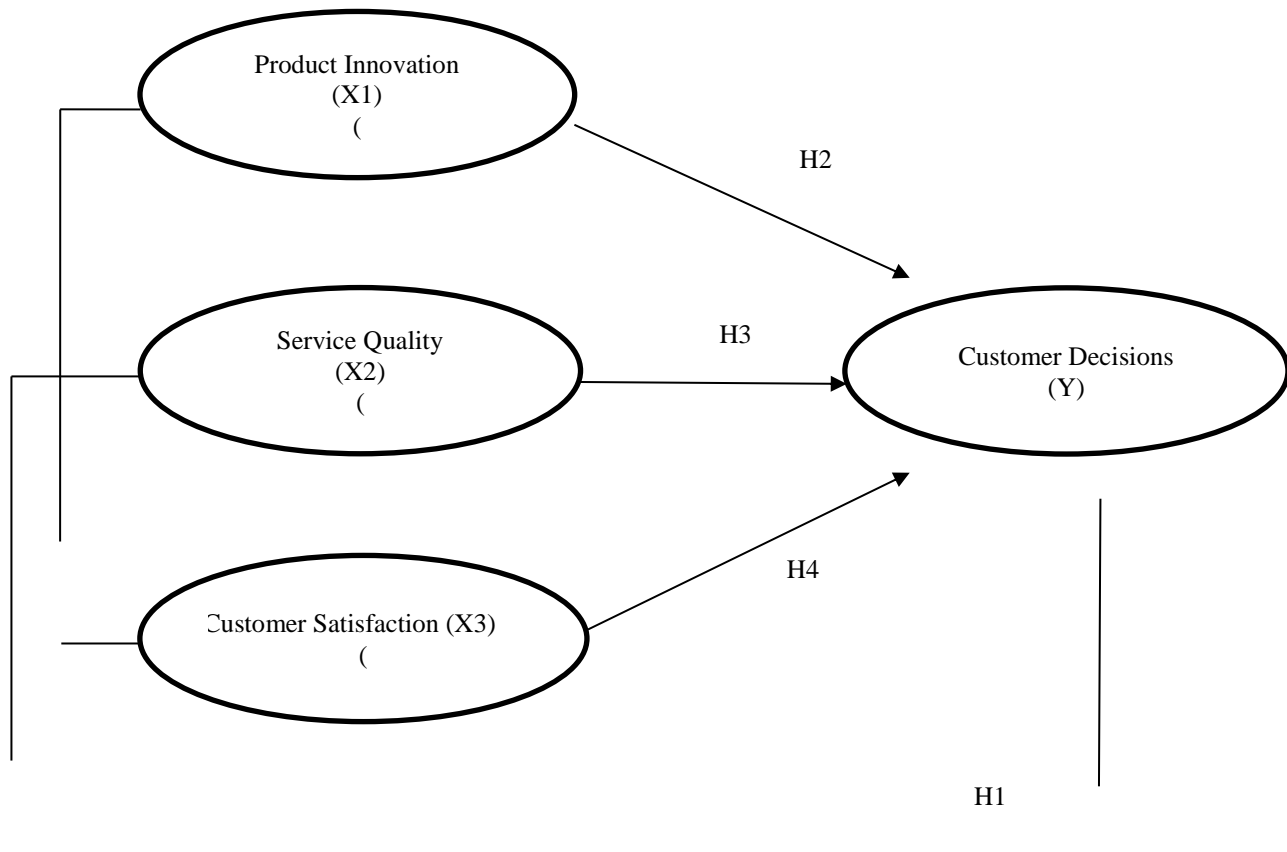
Demmassabu, Lopian, and Tampenawas (2023), in their research aimed to determine the influence of service quality, promotion and product innovation on the decision to become a customer at Bank Sinarmas Manado. Data analysis used the multiple liner regression analysis method with a sample size of 379 customers. The results of this research prove that service quality, promotion and product innovation simultaneously and significantly have a significant positive effect on the decision to become a customer at Bank Sinarmas Manado and only product innovation partially has an insignificant negative effect.

Worek and Sepang (2023), in their research aimed to determine how product innovation and service quality influence customer satisfaction through purchasing decisions. The population in this study were all customers from PT. Pegadaian (Persero) Karombasan, with a population of 4,991 customers. This research uses quantitative research methods. Sample collection was carried out by distributing questionnaires and using a non-probability sampling method with incidental sampling techniques, with a sample of 99 people. The analysis technique used is path analysis. The results of the analysis show that product innovation and service quality have a direct or indirect effect on customer satisfaction through purchasing decisions.

Suwarno (2022), in his research aims to determine the influence of customer-based brand equity (CBBE) and product innovation on consumer satisfaction through purchasing decisions for Panasonic ACs in Medan. This research uses quantitative methods with a causal associative research approach. Residents are buyers of Panasonic ACs in the city of Medan. The research sample used a purposive sampling technique. 100 respondents were obtained with Slovin. Data collection techniques using questionnaires

and interviews were tested for validity and reliability. Data analysis with SEM-PLS. The results show a significant positive effect on purchasing decisions, product innovation on customer satisfaction, product innovation on purchasing decisions, purchasing decisions on consumer satisfaction and, product innovation on consumer satisfaction through purchasing decisions and consumer satisfaction through purchasing decisions.

Research Models



Figures1. Research Model
Source: Data Processed (2023)

Research Hypothesis

- H1: Presume dthere are a significant effect of Product Innovation, Service Quality, and Customer Satisfaction on Customer Decisions, simultaneously.
- H2: Presume dthere is a significant effect of Product Innovation on Customer Decisions partially.
- H3: Presume dthere is a significant effect of Service Quality on Customer Decisions partially.
- H4: Presume dthere is a significant effect of Customer Satisfaction on Customer Decisions partially

RESEARCH METHOD

Research Approach

This is a quantitative research method with associative method. The associative method aims to find the relationship between two variables. Quantitative research methods can be interpreted as research methods that are based on the philosophy of positivism, used to research populations, sampling techniques are generally carried out randomly, data collection uses research instruments, data analysis is quantitative or statistical with the aim of testing predetermined hypotheses (Sugiono, 2019: 14).

Location and Research Objects

The location in this research is PT. Bank Mandiri located at St. H. Nani Wartabone No. 28, Ipilo Village, Kota Timur District, Gorontalo City, North Sulawesi and the object of this research is its customer.

Data Collection Method

The data collection method in this research is the questionnaire method. According to Sugiyono (2019: 142), a questionnaire is an efficient data collection technique if the researcher knows with whom the variable will be measured and knows what to expect from the respondent.

Population and Research Sample

The Population in this research is the area that the researcher wants to study. According to Sugiyono (2019), population is a generalized area consisting of objects or subjects that have certain qualities and characteristics determined by researchers to be studied and then conclusions drawn. The population in this research are active users of Livin'by Mandiri at PT. Bank Mandiri Gorontalo branch for the period January 2023 to October 2023, totaling 109,997 users, where active users are customers who use the Livin; by Mandiri e-banking application. The sample size in this study was determined using the Slovin formula with the consideration that the population was relatively homogeneous or uniform so there was no need for stratification. In addition, using this formula will produce a relatively larger sample size compared to other formulas, so that the characteristics of the population will be better represented.

Operational Definition of Research Variables

1. Financial Literacy (X1): A knowledge skills, and beliefs that influence attitudes and behavior to improve the quality of decision – making and financial management in order to achieve prosperity in Manado
2. Financial Inclusion (X2): An availability of access to various financial institutions, products and services in accordance with the needs and capabilities of the community in order to improve the welfare in Manado
3. Saving Behavior (Y): The two actions that coincide with the act of saving with the perception of future needs, and carried out to face financial risks in Manado

Data Analysis Method

Validity and Reliability Test

Validity Test is used to measure whether or not a questionnaire is valid (Ghozali, 2018). One questionnaire is declared valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire. Reliability testing in this study will use the Cronbach Alpha formula. A questionnaire is said to be reliable if it gives a value of > 0.6 .

Multiple Linear Regression Analysis

Multiple linear regression is used to model the relationship between one numerical outcome or response or dependent variable (Y), and multiple (multiple) explanatory or independent or predictor or regression variables (X). The multiple regression model formula in this study is shown below:

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

Description:

Y : Customer Decisions

α : Constant

X1 : Product Innovation

X2 : Service Quality

$\beta_1, \beta_2, \beta_3$: Customer Satisfaction

e : Term error

Research Instruments

The measurement scale is an agreement used as a reference to determine the length and shortness of the intervals in the measuring instrument, so that when measuring the measuring instrument it will produce quantitative data (Sugiyono, 2019: 92). In this research, the research instrument scale used is the Likert Scale.

RESULTS AND DISCUSSION

Results

Validity Test

All the total value for each indicator for independent variables and dependent variables is above 0.197. It means all the indicators are valid.

Reliability Test

Table 2. Reliability Test Results

Variables	Cronbach's Alpha
Product Innovation	0.654
Service Quality	0.820
Customer Satisfaction	0.774
Customer Decisions	0747

Source: Data Processed (2024)

Based on the results of the reliability test above, it can be seen that each item of the questionnaire statement managed to get a Cronbach's Alpha value above 0.6 so that it can be said that the questionnaire used in the study was reliable

Unstandardized Residuals

Classical Assumption Test

Table 3 shows that the significant value of the test is 0.200 which is respectively greater than the critical value 0.05. It shows that the data is normally distributed and can be used in this research.

Table 3. Normality Test

N	Mean	100
		.0000000
	Std. Deviation	1.49917141
Most Extreme Differences	Absolute	,043
	Positive	,043
Assmp	Negative	-.039
Statistical Tests		,043
Asymp. Sig. (2-tailed)		,200c,d

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Source: Data Processed (2024)

Table 4. Heteroscedasticity Test

Variables	Sig.	Critical Value	Status
Product Innovation	,989	0.05	Heteroscedasticity Free
Service Quality	,444	0.05	Heteroscedasticity Free
Customer Satisfaction	,170		Heteroscedasticity Free

Source: Data Processed (2024)

Based on the results of the test have significant values more than 0.05 which are clarified as heteroscedasticity free. Which also means that there is no inequality of variance from the residuals of one observation to another observation in the regression model

Table 5. Multicollinearity Test

Variables	Tolerance	VIF	Status
Product Innovation	,420	2,384	Multicollinearity Free
Service Quality	,420	2,380	Multicollinearity Free
Customer Satisfaction	,489	2,045	Multicollinearity Free

- a. Dependent
- b. Variable: Customer Decisions (Y)

Source: Data Processed (2024)

Based on the results of the table above, the independent variable has a Tolerance Value > 0.100 and a VIF < 10, so the assumption of multicollinearity has been met or there are no symptoms of multicollinearity.

Multiple Linear Regression Analysis

The results above can be shown through the regression equation as follows:

$$Y = 3.009 + 0.338X_1 + 0.295X_2 + 0.451X_3 + e$$

Based on the results of the regression model above, it can be concluded that the positive constant value is 3.009. These results indicate that the Product Innovation (X1), Service Quality (X2) and Customer Satisfaction (X3) variables have a positive value of 3.009. The Product Innovation (X1) has a positive coefficient value of 0.338, and the Service Quality (X2) has a positive coefficient value of 0.295, and the Customer Satisfaction has a positive coefficient value of 0.451. This illustrates that each increase in Product Innovation (X1) and Service Quality (X2) and Customer Satisfaction (X3) by one unit will increase Customer Decisions (Y) by the value of the beta coefficient on the independent variable multiplied by the magnitude of the increase. For example, each increase in Product Innovation (X1) by one unit will increase Customer Decisions (Y) by 0.338, and an increase in Service Quality (X2) by one unit will increase Customer Decisions (Y) by 0.295, and an increase in Customer Satisfaction (X3) by one unit will increase Customer Decisions (X3) by 0.451.

Table 6. Multiple Linear Regression

Model		Unstandardized	Coeffi- Standardized	
		icients		Coefficients
		B	Std. Error	Beta
1	(Constant)	3,009	1,286	
	Product Innovation	,338	.141	,215
	Service Quality	,295	,088	,299
	Customer Satisfaction	,251	,091	0.411

a. Dependent Variable: Customer Decisions

Source: Data Processed (2024)

Hypothesis Testing

Table 6. T-Test Results

Coefficientsa

Model	Q	tTable	Sig.	De
1 (Constant)	2,339		.021	pe
Product Innovation	2,395	1,660	.019	nd
Service Quality	3,337	1,660	,001	ent
Customer Satisfaction	4,959	1,660	,000	Va

ble: Customer Decisions (Y)

Source: Data Processed (2024)

1. Product Innovation(X1) has a significance value of $0.019 < 0.05$ then the value of $t_{count} > t_{table}$ is $2.395 > 1.660$ which is obtained on the Product Innovation variable (X1), so it can be concluded that Product Innovation (X1) has an influence on Customer Decisions (Y), so that H2 is accepted, namely "There is a significant effect on Product Innovation on Customer Decisions partially".
2. Service Quality (X2) has a significant value of $0.001 < 0.05$, then the value of $t_{count} > t_{table}$ is $3.337 > 1.660$ which is obtained on the Service Quality variable (X2) so it can be concluded that Service Quality (X2) has influence on Customer Decisions (Y), it can be stated that the Product Innovation (X2) variable has influenced on Customer Decisions (Y) so that H3 is accepted, namely "There is a significant effect of Service Quality Inclusion on Customer Decisions partially".
3. Customer Satisfaction (X3) has a significant value of $0.001 < 0.05$, then the value of $t_{count} > t_{table}$ is $4.959 > 1.660$ which is obtained on the Customer Satisfaction variable (X3) so it can be concluded that Customer Satisfaction (X3) has influence on Customer Decisions (Y), it can be stated that the Customer Satisfaction (X3) variable has influenced on Customer Decisions (Y) so that H4 is accepted, namely "There is a significant effect of Service Quality Inclusion on Customer Decisions partially".

Table 7. F-Test Results ANOVAa

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	466,006	3	155,335	67,020	,000b
	Residual	222,504	96	2,318		
	Total	688,510	99			

a. Predictors: (Constant), Product Innovation, Service Quality, Customer Satisfaction

b. Dependent Variable: Customer Decisions

Source: Data Processed (2024)

Based on the data in the table above, it can be seen that the significance value in the F test is $0.000 < 0.05$, then the $F_{count} > F_{table}$ is $67.020 > 2.70$ which is obtained on the Product Innovation (X1), Service Quality (X2) and Customer Satisfaction (X3) variables. This shows that there is a significant influence of the independent variable simultaneously on the dependent variable, so that the Financial Literacy (X1), Financial Inclusion (X2) and Customer Decisions (X3) variables influence the dependent variable Customer Decisions (Y) simultaneously

Discussion

Product Innovation, Service Quality and Customer Satisfaction on Customer Decisions

Based on the results of data analysis, it shows that product innovation, service quality and customer satisfaction simultaneously influence customers' decisions to use Livin' by Mandiri at PT. Bank Mandiri Gorontalo branch. This means product innovation, service quality and customer satisfaction at PT. Bank Mandiri Gorontalo branch simultaneously/simultaneously makes a good contribution to customer decisions so as to make an impression on customers and provide quality service. The results of research from Demmassabu, Lopian, and Tampenawas (2023), found that service quality, promotion and product inno-

vation simultaneously and significantly had a significant positive effect on the decision to become a customer. The results of research from Aprian, Susena, and Irwanto (2021), found that Mobile Banking and service quality have a simultaneous (together) influence on customers' decisions to save.

Product Innovation on Customer Decisions

Based on data obtained from respondents' answers to the questionnaire, overall customers who use Livin' by Mandiri have a high perception or response regarding Product Innovation. The research results show that Product Innovation has a positive and significant effect on customers' decisions to use Livin' by Mandiri at PT. Bank Mandiri Gorontalo branch, meaning Product Innovation regarding the Livin' by Mandiri application provided by PT. Bank Mandiri Gorontalo branch has made a useful contribution to customers/users of the Livin' by Mandiri application so that PT. Bank Mandiri Gorontalo branch expands the business market by developing new products so that banking parties have a research and development budget for new products or services as well as expanding the business market by developing new products. Apart from that, PT. Bank Mandiri Gorontalo branch also continues to increase product variety and quantity and launch products according to market demand. Banks that actively carry out product innovation will encourage a strong competitive position in the market. Product Innovation will enable banks to create unique and different products in the market, thereby encouraging differentiation and attracting customers who are looking for new or better solutions. Apart from that, Product Innovation can enable banks to quickly respond to changing customer needs and preferences by understanding and adapting to ever-changing market demands. To improve customer decisions to use Livin' by Mandiri, PT. Bank Mandiri always increases its creativity, exploring new ideas and conducting market surveys to find out what and what products customers will be interested in and need. The results of this research are in line with research from Kusumaningrum, Hendratmoko, and Widuri (2022) which explains that product innovation has an influence on purchasing decisions. Even research from Azmiatun and Haryanti (2022) proves that there is a significant influence of product innovation on purchasing decisions.

Service Quality on Customer Decisions

Based on the results of the data analysis that has been carried out, it shows that service quality has a positive and significant effect on customers' decisions to use Livin' by Mandiri at PT. Bank Mandiri Gorontalo branch. This means that the quality of service at PT. Bank Mandiri Gorontalo branch has been running well and providing good contributions to customers using Livin' by Mandiri, including; The Livin' by Mandiri application service is in line with what customers expect and the transaction process using the Livin' by Mandiri application is very fast. This means that increasing customer decisions depends on how big PT. Bank Mandiri Gorontalo branch is improving the quality of its services for the Livin' by Mandiri application so that it can provide maximum profits for the banking sector. Apart from that, the service is felt to be in line with customer expectations, so this encourages customers to decide to use the Livin' by Mandiri application provided by PT. Mandiri Bank. Research conducted on customers shows that the best quality of service is the service provided by PT. Bank Mandiri Gorontalo branch is in line with what customers expect. This is shown by the highest statement score on the service quality variable, while the lowest score is the statement that the Livin' by Mandiri Call Center is willing to help me with my difficulties in using the Livin' by Mandiri application. Service quality is a customer's perspective regarding the superiority of the service they receive from a financial service provider, in this case PT.

Bank Mandiri Gorontalo branch. The assessment of service quality is not from the perspective of the financial service provider company but from the customer's perspective. Therefore, PT. Bank Mandiri Gorontalo branch must improve service quality in order to attract as many potential customers as possible to use the Livin' by Mandiri application. PT. Bank Mandiri Gorontalo branch. The results of this research are in line with research from Tavisar, Apriatni and Suryoko (2022), which found that service quality has a positive and significant effect on the decision to become a Bank Mandiri customer. The results of research from Angliawati (2023), found that service quality has a positive and significant effect on the decision to become a customer.

Customer Satisfaction on Customer Decisions

Based on the results of the data analysis that has been carried out, it shows that customer satisfaction has a positive and significant effect on customers' decisions to use Livin' by Mandiri at PT. Bank Mandiri Gorontalo branch. This shows that customers are satisfied with the products and services available through the Livin' by Mandiri application and its services so that many customers recommend the Livin' by Mandiri application to friends/friends/family because it is considered to have provided good contributions and benefits to customers who use it, both from students, entrepreneurs, civil servants/TNI/POLRI and even other groups. Judging from the use of the Livin' by Mandiri application, it has had a lot of good impact/influence on customers who make decisions when building a business, making it easier for customers to manage financial management and supervise business management, such as restaurants and so on. To improve customer decisions, PT. Bank Mandiri Gorontalo branch continues to increase satisfaction regarding the use of Livin' by Mandiri with the products and services available. The results of this research are supported by research conducted by Azzahra (2023), which found that customer satisfaction has a positive and significant effect on the decision to use BSI Mobile. Research results from Worek and Sepang (2021), which found that customer satisfaction has a positive and significant effect on purchasing decisions.

CONCLUSION AND RECOMMENDATION

Conclusions

1. Product Innovation, Service Quality, and Customer Satisfaction simultaneously have significant influences on customers' decisions to use Livin' by Mandiri at PT. Bank Mandiri Gorontalo branch. on Customer Decisions.
2. Product Innovation partially has been significant influence to customer decisions to use Livin' by Mandiri at PT. Bank Mandiri Gorontalo branch.
3. Service Quality partially results a positive and significant influence to Customer Decisions to use Livin' by Mandiri at PT. Bank Mandiri Gorontalo branch.
4. Customer Satisfaction is partially significant influence to customer decisions to use Livin' by Mandiri at PT. Bank Mandiri Gorontalo branch

Recommendations

1. To improve customer decisions to use Livin' by Mandiri, PT. Bank Mandiri Gorontalo branch always increases its creativity, exploring new ideas and conducting market surveys to find out what and what products customers will be interested in and need.
2. PT. Bank Mandiri Gorontalo branch must improve service quality in order to attract as many potential customers as possible to use the Livin' by Mandiri application. PT. Bank Mandiri Gorontalo branch.
To improve customer decisions, PT. Bank Mandiri Gorontalo branch continues to increase satisfaction regarding the use of Livin' by Mandiri with the products and services available.

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