

**INFLUENCE OF SERVICE QUALITY AND MARKETING MIX
ON CUSTOMER SATISFACTION AT PT BPR PIJER PODI KEKELENGEN
SIMPANG SELAYANG**



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Abstract

Organizations must be able to predict customer needs and desires in the future accurately, so banks can develop innovative products and strategies. This research consists of Service Quality and Marketing Mix influencing Customer Satisfaction at BPR Pijer Podi Kekelengen Simpang Selayang Branch. The sample in this study was 376 savings customers of BPR Pijer Podi Kekelengen Simpang Selayang Branch Office. The analysis in this research is multiple linear regression. The partial and simultaneous research results show that the variables of Service Quality and Marketing Mix positively and significantly affect Customer Satisfaction at BPR Pijer Podi Kekelengen Simpang Selayang.

Keywords: Service Quality, Marketing Mix, Customer Satisfaction

INTRODUCTION

Economic growth in the financial institutions sector has created intense competition. With the development of financial institutions, the world of banking is also experiencing changes. Therefore, banks are no longer just product-oriented but need to improve or build a better management system, namely management that can retain customers and satisfy customers. Customer satisfaction is an important element that can grow and develop a company to survive in the face of competition. The banking business is a business based on the principle of trust, so financial institutions must be able to create truly quality products that can compete with other banks (Sudarso et al, 2021).

Understanding banking marketing needs and customer desires in the future must be carried out by commercial banks and BPRs. If BPR managers can accurately predict future customer needs and desires, they can develop innovative products and strategies. BPR will easily carry out accurate and reliable marketing. Marketing consists of forces outside marketing that influence marketing management's ability to build and maintain successful relationships with target customers (Linardo, 2018). To create customer satisfaction, BPRs must evaluate the level of service provided to customers to produce customer satisfaction with the banks under their umbrella (Jeany & Siagian, 2020). Apart from that, BPR needs to create innovative products that can attract potential customers to join.

These innovative products must also pay attention to the positive qualities that customers can feel or obtain because these qualities can provide optimal satisfaction to customers. Apart from that, the bank can provide a box for criticism and suggestions at the customer's transaction location. This is important for parties to know to what extent customers experience the service which consists of the dimensions of physical evidence (tangibles), reliability, responsiveness, guarantees, and empathy provided by BPR (Jeany & Siagian, 2020).

PT. BPR Pijer Podi Kekelengen Simpang Selayang Medan Branch Office is a business entity operating in the financial sector that serves micro and medium-class entrepreneurs located on Jl. Guarantee Ginting No. 34, Simpang Selayang Village, District. Field of Benefits. PT BPR Pijer Podi Kekelengen Simpang Selayang Medan Branch has three savings products offered to customers, namely: Credit, Deposits, and Savings. PT BPR Pijer

Podi Kekelengen Simpang Selayang Medan Branch Office markets products in several sectors, namely, the trade sector, the service sector, and the consumption sector. The development of savings and credit amounts is as follows:

Table 1
Savings Development in 2017 – 2021

Year	Savings Achievement BPR PODI	
	Amount	Customers
2017	24,372,748,804	6,288
2018	27,806,917,602	6,676
2019	30,048,352,431	6,824
2020	37,187,947,468	7,098
2021	23,129,294,397	6,200

Source: PT. BPR Pijer Podi Kekelengen, Medan, 2022

The phenomenon that has occurred is that in the last 5 years, from 2017 to 2021, the amount of savings is still fluctuating. The amount of savings and customer conditions change (up and down), in 2017 the amount of savings was IDR. 24,372,748,804 and customers amounting to 6,288 units. In 2020, the number of savings and customers increased by Rp. 37,187,947,468 and customers amounting to 7,098 units (24% increase) from total savings in 2019 amounting to IDR 30,048,352,431.

However, in 2021 the number of savings will be IDR 23,129,294.39 and the customers will be 6,200. This number decreased -38% compared to last year. Likewise, the number of customers decreased by 76 units compared to 2020. The quality of service provided by BPR certainly influences customer satisfaction. Previous research by Budiayah & Putra (2020) shows that the influence of service quality consisting of tangible, reliability, responsiveness, assurance, and empathy has a positive and significant effect on PD customer satisfaction. BPR BKK Purwokerto Branch.

Likewise, the marketing mix, the marketing mix which consists of product, price, promotion, and price, affects consumer satisfaction. This is in line with the results of research from Sunarsih. (2020) that the marketing mix influences consumer satisfaction. Based on the background and phenomena in the field and previous research, researchers are interested in testing the influence of service quality and marketing mix on customer satisfaction at PT. BPR Pijer Podi Kekelengen Simpang Selayang Branch.

REVIEW OF LITERATURE

The marketing mix can be defined as a series of tactical marketing tools consisting of product, price, place, and promotion that can be controlled and combined by a company to produce the company's desired response in the target market (Kotler & Keller, 2019).

Service quality is the fulfillment of customer needs and desires as well as the accuracy of delivery to match customer expectations (Tjiptono (2019). Service quality, one of the factors that determine the level of success and quality of a company is the company's ability to provide services to customers.

Customer satisfaction is a person's feeling of happiness or disappointment that arises after comparing perceptions of the performance (results) of a product with their expectations (Tjiptono, 2018). Kotler and Armstrong (2019) state that satisfaction is the degree to which the perceived performance of a product or service meets expectations.

RESEARCH METHOD

This research uses associative research. Associative research is the formulation of a research problem to investigate the relationship between two or more variables (Sugiyono, 2017). The relationship in this research is a clause relationship, namely a cause-and-effect relationship arising from the independent variables, namely (X1) service quality and (X2) marketing mix to (Y) customer satisfaction at BPR Pijer Podi Kekelengen Simpang Selayang Branch. This research was conducted at BPR Pijer Podi Kekelengen Simpang Selayang Medan Branch Office Jl. Jamin Ginting Km 11.5 No.34 Simpang Selayang Medan, Medan Tuntungan District, Medan Municipality 20134. With a sample of 376 customers. Statistical tests in this study used multiple linear analysis.

RESULTS AND DISCUSSION

In regression analysis, the normality test can be carried out using the Kolmogorov-Smirnov Test to evaluate whether the data is normally distributed or not. There are two provisions for interpreting normality test results using the Kolmogorov-Smirnov test: 1) If the Asymp sig value is > 0.05 , the data is normally distributed; 2) If the Asymp sig value is < 0.05 , the data is not normal.

Table 2
Normality Test

		Unstandardized Residual
N		376
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	3.19578084
	Most Extreme Differences	
	Absolute	.164
	Positive	.149
	Negative	-.164
Test Statistic		.164
Asymp. Sig. (2-tailed)		.200 ^c

Source: Processed Data, 2023

In the results table, it can be seen that the value of Asymp. Sig. (2-tailed) is 0.200 above the significance value (0.05), in accordance with the previous provisions, this means that the residual data variable is normally distributed. The next normality test is via a histogram. The results of the histogram test can be seen in the following image:

Multiple Linear Regression

The results of the normality test data have met the requirements of classical assumptions so that the equation model in the research can be derived into a multiple linear regression model. A multiple linear regression model was implemented to determine how much influence the independent variables Service Quality and Marketing Mix have on the dependent variable Customer Satisfaction. The following are the results of the multiple linear regression equation of this research.

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + e$$

Information

Y = Customer Satisfaction

a = Konstanta

β_1, β_2 = Regression coefficient

X1 = Service Quality

X2 = Marketing Mix

Table 3.
Multiple Linear Regression Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	,413	,648		,637	,524
Service quality _X1	,666	,055	,658	12,225	,000
Marketing Mix _X2	,497	,090	,298	5,536	,000

Source: Processed Data, 2023

Based on Table 3 above, the multiple linear regression equation model obtained in this study is: $Y = 0.413 + 0.666 + 0.497$

- a. The interpretation in this case is the value of customer satisfaction when the two independent variables Service Quality and Marketing Mix are at zero. In other words, if there is no influence from the Service Quality (X1) and Marketing Mix (X2) variables, customer satisfaction is estimated at 0.413.
- b. Service Quality Coefficient - This shows that Service Quality has a significant positive influence on Customer Satisfaction.
- c. Marketing Mix Coefficient - This shows that the Marketing Mix also has a significant positive influence on Customer Satisfaction

Determination Coefficient Test (R²)

The Determinant Coefficient Test (R Square) is used to measure how much the independent variables Service Quality and Marketing Mix contribute to the dependent variable Customer Satisfaction. Coefficient of determination.

Table 4
Determination Coefficient Test

Model	R	R Square	Adjusted R Square	Std. Error of The Estimate
1	.946 ^a	,896	,895	3,204

Source: Processed Data, 2023.

Based on the table, it can be interpreted that the R Square number of 0.896 indicates that the level of correlation or relationship between the independent variables Service Quality and Marketing Mix and the dependent variable Customer Satisfaction has a fairly close relationship. The R Square value is 0.896 or 89.6%. meaning it can be explained by the variables in this research. Meanwhile, the remaining 10.4% is explained by other causes not examined in this marketing concentration research, for example, the influence of brand image, the decision to become a customer, customer loyalty, and other things.

Test t (Partial Test)

The t-test (partial test) was carried out to individually see the influence of the independent variables Service Quality and Marketing Mix on the dependent variable Customer Satisfaction BPR Pijer Podi Kekelengen Simpang Branch

Decision Criteria:

Ho is accepted if t count < t table at $\alpha = 5\%$

Ha is accepted if t count > t table at $\alpha = 5\%$

Table 4
t Test (Partial)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)		,64			,52
Service quality _X1	,413	8		,637	4
Marketing Mix _X2	,666	5	,658	12,225	0
	,497	0	,298	5,536	0

Source: Processed Data, 2023.

It is known that the number of variables (k) used is 3, where the number of samples (n) is 376, then the degree to be is obtained by the formula $df = n - k = 376 - 3 = 373$, using the excel formula =TINV (0.05;373) then the t table is 1.96. It can be explained as follows:

1. The calculated t value of the Service Quality variable is 12.225 and the t table is 1.966 so that $t \text{ calculated} > t \text{ table}$ ($12.225 > 1.966$) and the significant value (sig) is ($0.00 < 0.05$). The calculated t value for Service Quality (12.225) is greater than the t table value

- (1.966), or the sig t value for Service Quality (0.00) is smaller than alpha (0.05). Based on the results obtained, H0 is rejected. Thus, partially Service Quality has a positive and significant effect on Customer Satisfaction at BPR Pijer Podi Kekelengen Simpang Selayang Branch (The first hypothesis is accepted).
2. The calculated t value of the Marketing Mix variable is 5.536 and the t table is 1.966 so that $t_{\text{calculated}} > t_{\text{table}}$ ($5.536 > 1.966$) and the significant value (sig) is ($0.00 < 0.05$). The calculated t value for Marketing Mix (5.536) is greater than the t table value (1.966), or the sig t value for Marketing Mix (0.00) is smaller than alpha (0.05). Based on the results obtained, H0 is rejected. Thus, partially the Marketing Mix has a positive and significant effect on Customer Satisfaction at BPR Pijer Podi Kekelengen Simpang Selayang Branch (the second hypothesis is accepted).

F Test (Simultaneous)

The F test was carried out to see together (simultaneously) the influence of the variables, namely Service Quality and Marketing Mix on the dependent variable Customer Satisfaction at People's Economic Bank. Decision-making criteria:

Ho is accepted if $F_{\text{count}} < F_{\text{table}}$ at $\alpha = 5\%$

Ha is accepted if $F_{\text{count}} > F_{\text{table}}$ at $\alpha = 5\%$

Table 5
F Test (Simultaneous)

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	32921.074	2	16460.537	1603.126	.000
Residual	3829.881	373	10.268		b
Total	36750.955	375			

Source: Processed Data, 2023.

It is known that the error rate (α) = 5% and degrees of freedom (df) = (n-k); (2;376-2) = (2;374). By using the excel formula =FINV (0.05;2;374), the F table is $0.05 = 3.01$. Based on Anova in the table, the calculated F value is 1603.126 with a significance level (Sig.) of 0.000b. So, $F_{\text{count}} > F_{\text{table}}$ ($1603 > 3.01$) or significance (Sig.) $< 5\%$ ($0.000 < 0.05$) means that the Service Quality and Marketing Mix variables have a positive and significant effect on Customer Satisfaction (Y) BPR Pijer Podi Kekelengen Branch Simpang

Selayang. which means that H_0 is rejected and H_a is accepted. Thus, there is a Service Quality and Marketing Mix in Customer Satisfaction at BPR Pijer Podi Kekelengen Simpang Selayang Branch. (third hypothesis is accepted).

The Influence of Service Quality on Customer Satisfaction at BPR Pijer Podi Kekelengen Simpang Selayang Branch

Based on the results of the analysis using the t-test, it shows that the calculated t value for the Service Quality variable is 12,225, while the t table value is 1.966. Therefore, because $t_{count} > t_{table}$ ($12,225 > 1.966$) and the significant value (sig) is $0.00 < 0.05$, H_0 is rejected. This means that, partially, Service Quality has a positive and significant effect on Customer Satisfaction at BPR Pijer Podi Kekelengen Simpang Selayang Branch.

In line with research conducted by Budiayah & Putra (2020) on PD. BPR BKK Purwokerto Branch shows that service quality has a positive and significant effect on customer satisfaction. Similar findings were also revealed by research by Vencataya et al. (2019) in the context of banks in Mauritius which states that the five service quality factors have a positive and significant effect on customer satisfaction.

Thus, it can be concluded that there is a significant positive influence between Service Quality and Customer Satisfaction at BPR Pijer Podi Kekelengen Simpang Selayang Branch, which supports the first hypothesis. In optimizing customer satisfaction, it is necessary to pay attention to and improve several service aspects that may still provide variations in customer perceptions, so that they can provide a greater positive contribution to overall customer satisfaction.

The Influence of Marketing Mix on Customer Satisfaction at BPR Pijer Podi Kekelengen Simpang Selayang Branch

Specifically, the t-test analysis on the Marketing Mix variable shows the calculated t-value is 5,536, while the t-table value is 1,966. Because $t_{count} > t_{table}$ ($5.536 > 1.966$) and the significant value (sig) of $0.00 < 0.05$, H_0 is rejected. This means that partially the marketing mix has a positive and significant effect on Customer Satisfaction at BPR Pijer Podi Kekelengen Simpang Selayang Branch. It can be concluded that implementing a good marketing mix strategy can increase customer satisfaction at the branch.

In line with research conducted by Sunarsi (2020), which states that the marketing mix has a positive and significant influence on consumer satisfaction. Kotler and Armstrong (2016) also emphasize that satisfaction reflects the extent to which the performance of a product or service meets consumer expectations. This research is consistent with previous findings by Devi, Sularso, & Subagio (2014)

Thus it is concluded that customers provide positive assessments of various aspects of the marketing mix. However, further evaluation is still needed to understand the factors that influence customer perceptions and to improve product and service quality. Customer satisfaction arises after comparing perceptions of product or service performance with customer expectations.

Service Quality and Marketing Mix on Customer Satisfaction at BPR Pijer Podi Kekelengen Simpang Selayang Branch

Further analysis is needed to understand the factors that influence customer perceptions and to improve product and service quality. Anova analysis shows that the calculated F value is 1603.126 with a significance level (Sig.) of 0.000. With F count > F table (1603 > 3.01) and significance (Sig.) < 5% (0.000 < 0.05), Ho is rejected and Ha is accepted.

In line with research conducted by Budiyah & Putra (2020) and Vencataya et al. (2019). Both studies show that service quality has a significant influence on customer satisfaction. Similar findings were also found in research regarding the marketing mix on consumer or customer satisfaction by Ateba et al. (2015), Sunarsi (2020), and Devi, Sularso, & Subagio (2014). They concluded that the marketing mix also had a significant effect on consumers or customers.

Thus, it can be concluded that the Service Quality and Marketing Mix variables have a positive and significant effect on Customer Satisfaction (Y) at BPR Pijer Podi Kekelengen Simpang Selayang Branch. With these results, it can be concluded that Service Quality and Marketing Mix influence Customer Satisfaction at BPR Pijer Podi Kekelengen Simpang Selayang Branch. (The third hypothesis is accepted).

CONCLUSION

The conclusion of this research is that the marketing mix partially has a positive and significant effect on customer satisfaction at BPR Pijer Podi Kekelengen Simpang Selayang Branch. Partially, service quality has a positive and significant effect on customer satisfaction at BPR Pijer Podi Kekelengen Simpang Selayang Branch. Simultaneously, it shows that the variables of service quality and marketing mix have a positive and significant effect on customer satisfaction at BPR Pijer Podi Kekelengen Simpang Selayang Branch.

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