



Influence of service quality and marketing mix on customer satisfaction with online bank partners

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ABSTRACT

Business competition in this era of globalization and industrial revolution 4.0 develop recently quickly and more competitive. Especially in Payment Point Online Bank (PPOB) industry that currently having a wide market. The Collect Agent should foster innovation and enhance creativity to encourage repeat transactions from customers at the Payment Point Online Bank (PPOB) company. This research aims to review and analyze the impact of service quality and marketing mix on the customer satisfaction of PT. XYZ's partners. This research employs both descriptive and verificative approaches based on the dependent variable being studied. The descriptive research provides an overview of the service quality at XYZ Company in Bandung, focusing on customer satisfaction levels. Conversely, the verificative aspect aims to test the hypothesis derived from field data collection. Through this research, we will assess and critically evaluate whether there is an influence of service quality and marketing mix on customer satisfaction at XYZ Company in Bandung. Service quality in partial can influences customer satisfaction. Promotional Mix in partial can influences customer satisfaction, Kualitas Pelayanan and Promotional Mix simultaneously had an influence on customer satisfaction, with the percentage the influence of as much as 68,7 %.

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INTRODUCTION

In the midst of increasingly fierce business competition, many companies face challenges in retaining existing customers and attracting new ones. One of the main problems is the gap between customer expectations and experience of service quality. Companies often fail to provide services that match customer expectations, resulting in decreased satisfaction levels. In addition, ineffective promotional strategies can lead to lost market opportunities and reduced customer loyalty.

Another problem is the lack of integration between service quality improvement strategies and promotions in attracting new customers while maintaining the loyalty of existing customers. This is a challenge for companies in creating long-term relationships with customers. Therefore,

this study was conducted to identify the relationship between service quality, promotional strategies, and customer satisfaction, and their impact on customer loyalty.

This research shows that good service quality has a direct impact on customer satisfaction, which in turn affects customer loyalty. This study also emphasizes the importance of personal interaction in building emotional relationships with customers.(Chen et al. 2021). In the context of retail companies in Indonesia, this study found that promotional strategies designed by considering customer needs and preferences have a significant impact on increasing sales. In addition, consistent promotions can build stronger brand awareness, thereby increasing the company's market share. Rahman & Wijaya (2022). integration between service quality and promotional strategies in increasing customer satisfaction. The study results show that promotions that not only emphasize discounts, but also customer experience, are able to increase loyalty. This study highlights the importance of using digital technology to strengthen interactions with customers.(Binni wang, Pong wang 2021).

Based on a review of previous research, there is strong evidence that service quality and promotions play an important role in increasing customer satisfaction and loyalty. However, there is still a gap in research regarding how to effectively integrate these two strategies. This study aims to fill this gap by exploring the synergistic relationship between service quality, promotion, and customer satisfaction, and its effect on business sustainability.

RESEARCH METHOD

Based on the type of research, namely descriptive and verification which is carried out through data collection in the field, then. Survey information from a portion of the population (sample respondents) is collected directly at the scene empirically, with the aim of knowing the opinion of a portion of the population on the object under study. The population of this study is the existing priority scale counters who use Online Payment services at PT.XYZ Bandung the existing PT. XYZ counters amounted to 127 counters / person. Determination of the sample used in this study using a type of simple random sampling method. This sampling technique is used because members of the population, namely counters, have the same opportunity to be selected as samples. This research is a type of quantitative research using a survey approach. The sample size consisted of 100 people who were determined using the Slovin formula. The data sources in this study are primary and secondary data. Primary data is obtained through measurement of perceptions and for this purpose a measurement instrument is prepared in the form of a questionnaire containing questions and / or statements using a Likert scale. While secondary data is obtained through literature studies related to service quality, customer satisfaction and loyalty. To test all hypotheses in this study, standardized correlation and regression analysis was used, the calculation of which used the SPSS application program, the analysis process is described in several subpoints: Classical Assumption Test, Multiple Linear Regression Analysis, Simple Correlation, Hypothesis Testing.

RESULTS AND DISCUSSIONS

Relationship between Service Quality and Customer Satisfaction

This study confirms that service quality has a significant influence on PPOB partner customer satisfaction in line with the SERVQUAL theory (Parasuraman et al., 1988) which shows that service quality dimensions such as reliability, responsiveness, and empathy play an important role in increasing satisfaction compared to previous studies showing that although service quality affects satisfaction, other dimensions such as competitive prices and convenience are more dominant in determining customer satisfaction in digital-based services. In the context of PPOB,

this study found that partners tend to value the reliability aspect of the service system more than other variables.

Relationship between Promotional Mix and Customer Satisfaction

Promotional mix has a moderate influence on customer satisfaction. This shows that although promotion is important, its impact on customer satisfaction is not as strong as the effect of service quality compared to previous studies showing that promotional mix has a significant direct effect on customer satisfaction, especially in highly competitive industries.

Combination Findings (Service Quality and Promotional Mix)

The combination of service quality and promotional mix has a synergistic effect on customer satisfaction, but the effect of service quality remains more dominant compared to previous research found that in highly competitive markets, a combination of promotion and service innovation is often more effective than just focusing on one aspect. However, this study shows that in the context of PPOB, customers prioritize stable basic service quality over innovative promotions.

Respondents' Responses Regarding Service Quality Variables (x_1)

Based on the data processing results, a recap of respondents' responses per variable can be displayed in the following figure 1:

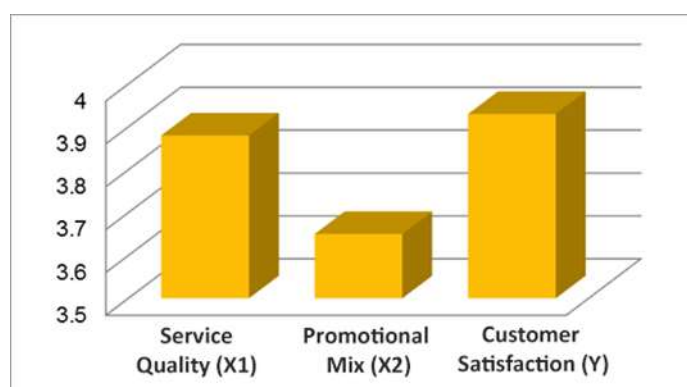


Figure 1 Recapitulation of Descriptive Analysis of Research Variables

The questionnaire regarding respondents' Opinions on Service Quality (X1) encompass five dimensions: Physical Evidence, Reliability, Responsiveness, Assurance, and Empathy., 16 statement items and 100 respondents. The following provides the results from data processing conducted on the dimensions of the Service Quality variable (X1) as outlined below :

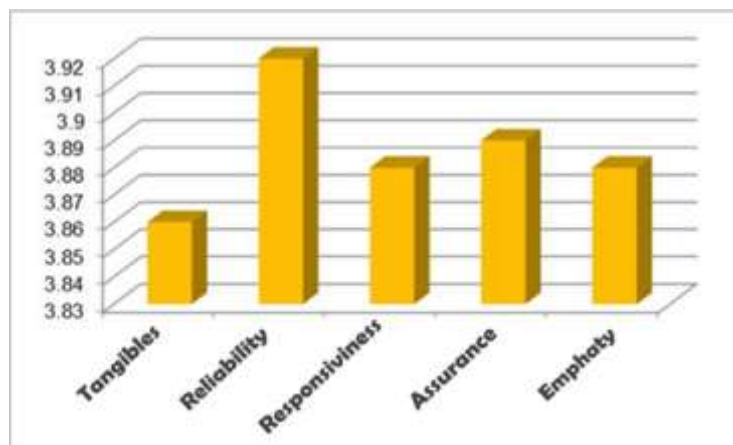


Figure 2 Summary of the Descriptive Analysis of Service Quality Variables (X1)

Based on Figure 2, it can be seen that the average respondents' responses regarding the *Service Quality* variable (x_1). The highest average occurs in the Reliability dimension with an average of 3.92 with a good category. While the lowest average is in the Physical Evidence dimension with an average of 3.86 with a good category. Overall, the average response of respondents regarding the *Service Quality* variable (x_1) of 3.89 is included in the good category. The score interpretation criteria for the *Service Quality* variable (x_1) can be seen in Figure 3 as follows:

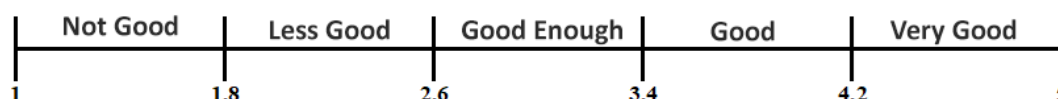


Figure 3. Continuum Line of the Service Quality Variable (X1)

Feedback from Respondents on Promotional Mix Factors

(x_2) The questionnaire regarding respondents' opinions about *Promotional Mix* (x_2) consists of 5 dimensions (Advertising, Personal Selling, Public Relations, Sales Promotion, Direct Marketing), consisting of 10 statement items and 100 participants. The following displays the outcomes of the data analysis conducted on the dimensions of the Promotional Mix (x_2) variable as detailed below:

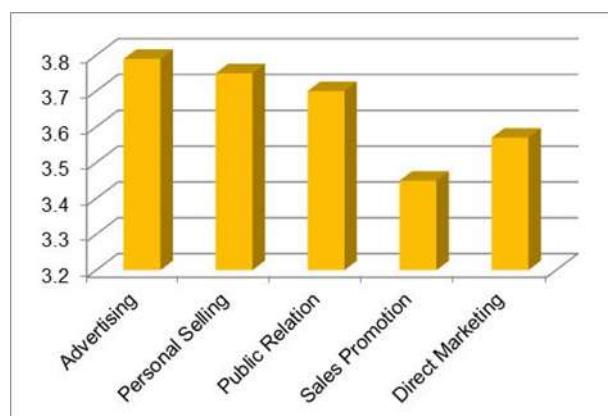


Figure 4. Recapitulation of Descriptive Analysis of Promotional Mix Variables (x_2)

Based on Figure 4, The average responses from the participants regarding the Promotional Mix variable (X2) indicate that the Advertising dimension has the highest average at 3.79, categorized as good. In contrast, the Sales Promotion dimension has the lowest average at 3.45, also within the good category. Overall, the average response for the Promotional Mix (X2) variable stands at 3.65, which is classified as good. The interpretation criteria for the scores of the Promotional Mix (X2) variable are illustrated in Figure 4.10 below :

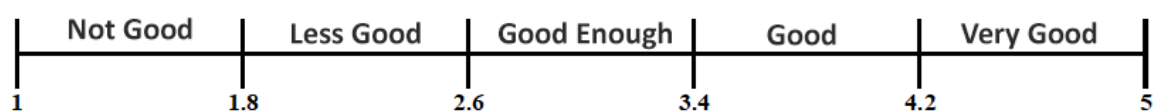


Figure 5. Promotional Mix Variable Continuum Line (x₂)

Respondents' Responses Regarding the Customer Satisfaction Variable (Y)

The questionnaire regarding respondents' opinions about Customer Satisfaction (Y) consisted of 9 statement items and 100 respondents. The following summarizes the findings from the data analysis conducted on the dimensions of the Customer Satisfaction variable (Y) as outlined below :

Table 1 Recapitulation of Descriptive Analysis of Customer Satisfaction Variables (Y)

No	Question		Respondent Answer Score					Total	Actual Score	Average	Category
			5	4	3	2	1				
1	Ease of communication with the Call Center	f	18	45	23	8	6	100	361	3,61	Good
		%	18.00	45.00	23.00	8.00	6.00	100			
2	Arindo employees are fast in providing solutions	f	30	39	21	8	2	100	387	3,87	Good
		%	30.00	39.00	21.00	8.00	2.00	100			
3	Easy to use Arindo Pratama products	f	42	42	13	1	2	100	421	4,21	Very Good
		%	42.00	42.00	13.00	1.00	2.00	100			
5	Reliable in using Arindo Pratama products	f	38	40	19	2	1	100	412	4,12	Good
		%	38.00	40.00	19.00	2.00	1.00	100			
6	The appearance of Arindo Products is very attractive	f	27	45	21	5	2	100	390	3,90	Good
		%	27.00	45.00	21.00	5.00	2.00	100			
7	The fee offered is very competitive	f	27	38	24	8	3	100	378	3,78	Good
		%	27.00	38.00	24.00	8.00	3.00	100			
8	Compensation Attractive price	f	25	39	26	8	2	100	377	3,77	Good
		%	25.00	39.00	26.00	8.00	2.00	100			
9	Easy to use Arindo Pratama products compared to other products	f	38	35	20	7	0	100	404	4,04	Good
		%	38.00	35.00	20.00	7.00	0.00	100			
9	Serve customers with kindness and sincerity	f	35	43	19	3	0	100	410	4,10	Good
		%	35.00	43.00	19.00	3.00	0.00	100			
Average								393.33	3.93	Good	

According to Table 1, the average response of respondents concerning the Customer Satisfaction variable (Y) is observed. Overall, the average score of 3.93 for the Customer Satisfaction variable (Y) falls within the good category. The criteria for interpreting scores for the Customer Satisfaction variable (Y) are illustrated in Figure 6, as follows :



Figure 6. Continuum Line of Customer Satisfaction Variable (Y)

CONCLUSION

Competition between companies in the same sector, especially Payment Point Online Bank (PPOB), has intensified in this era of the Industrial Revolution 4.0. Various e-commerce platforms and retail stores have sprung up, expanding their offerings to not only goods, but also online payment services. This surge in competition has led to a decline in PT.XYZ's transactions and revenue. In PT.XYZ Competition in the face of e-commerce platforms and modern retail stores encourages customers to seek services that are more flexible, affordable, and easy to use. To remain competitive, PT.XYZ focuses on service innovation that is superior and competitive in the PPOB market by integrating digital technology and a more personalized approach to customers. This study aims to assess the impact of PT. XYZ's Service Quality and Marketing Mix on Customer Satisfaction. This study shows that Service Quality and Marketing Mix account for 68.7% of the effect, while the remaining 31.3% is due to other factors not explored in this study.

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