
The Influence of Service Quality and Product Promotion Through Customer Satisfaction on Customer Loyalty of Bank Mandiri Mobile Banking Users in DKI Jakarta

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Abstract

In this era of globalization, the use of technology and information is an inseparable part of daily activities. One sector that is also affected by developments in technology and information is the banking industry sector. Every national bank has used services that can facilitate electronic banking activities. Customers want convenience and speed in transactions as well as overall satisfaction with bank services. Therefore, currently, with the rapid role of information technology, it makes it easier for banking companies to improve their services to customers, one form of information technology utilization launched by banks is mobile banking. The aim of this research is the influence of service quality and product promotion through customer satisfaction on customer user loyalty mobile banking Bank Mandiri in DKI Jakarta.

This research uses primary data. Data was collected using a tested questionnaire validity and reliability and the questionnaire was distributed to 100 respondents, namely user customers mobile banking Bank Mandiri in DKI Jakarta. Samples were taken using purposive sampling technique. The analytical tool used in this research is Smart PLS version 3.2.9 with a data analysis method, namely convergent validity, discriminant validity, Average Variant Extracted (AVE), reliability test (composite reliability and Cronbach's alpha), R-Square, Q-Square and Path coefficient.

The results of data analysis using path coefficient This research shows that service quality has a significant effect on customer satisfaction, service quality has a significant effect on customer loyalty, product promotion has no significant effect on customer satisfaction, product promotion has a significant effect on customer loyalty and customer satisfaction has a significant effect on customer loyalty.

Keywords: Service Quality, Product Promotion, Customer Satisfaction, Customer Loyalty

1. Introduction

In this era of globalization, the use of technology and information is an inseparable part of daily activities. This can be seen in the fact that information and communication technology is increasingly developing in various parts of the world, and is bringing major changes to the field of human life. Information technology is very important in the business world because the banking sector around the world is starting to feel the impact e-business.

The more advanced a financial institution is, the faster the economy will grow and develop. One sector that is also affected by developments in technology and information is the banking industry sector. Every national bank has used services that can facilitate electronic banking activities

Currently, an important issue in the national banking industry is the ability to retain existing customers amidst increasingly diverse needs, both in the context of products and services. Most customers today want a fast and practical service, customers want convenience and speed in transactions and overall satisfaction with bank services.

Currently, with the rapid role of information technology making it easier for banking companies to improve their services to customers, one form of information technology utilization launched by banks is mobile banking. Mobile banking is a service that can be downloaded and accessed by customers who already have an account at the relevant bank by smartphone or gadget.

Mobile banking It is believed to really help increase efficiency, effectiveness and productivity for customers who are considered to have busy activities. Provision of services mobile banking It is hoped that it can provide customer satisfaction with services that make transactions easier without having to visit the relevant bank office. This can be a challenge for banking services to provide quality services with the best service to their customers.

2. Literature

2.1. Service Quality

According to (Tjiptono, 2014) service quality can be interpreted as an effort to fulfill consumer needs and consumer desires as well as accuracy in delivery to balance consumer expectations. It can be said that whether a service quality is good or not depends on the ability of a service provider to consistently meet consumer expectations regarding the needs and desires of service users, so that service quality is the most important thing to achieve customer satisfaction.

There are 7 dimensions of service quality according to Tjiptono in (Arzaq and Djatmiko, 2016), namely: efficiency, fulfillment, reliability, privacy, responsiveness, compensation and contact.

2.2. Product Promotion

According to (Kotler and Armstrong, 2019) product promotion describes the activities of a company that communicates product advantages and persuades customers to buy the product and is the company's effort to attract the interest of new consumers and introduce the product to the market. Promotional activities are carried out as a one-way flow of information to influence a person or organization to take action that creates exchange in marketing. Companies use product promotional activities to create a stronger and faster response, promotional activities can also boost sluggish sales.

2.3. Customer Satisfaction

According to (Kotler and Keller, 2016) customer satisfaction is an evaluation after consumers use a product and whether the product can meet customer expectations. When the actual results obtained are the same or higher than expectations, the customer feels satisfied, and satisfied customers will be loyal to a product, carry out word of mouth promotions and will consider repurchasing the product with which they feel satisfied.

Customer satisfaction in the banking world has an important role. Customers who are satisfied with the services provided usually remain loyal for a long time and will talk about good things about the company and banking products to other people. So, customer satisfaction is the success of a bank itself, when customers feel satisfied with the services provided by the bank then the bank has succeeded in serving customers well.

2.4. Customer Loyalty

Customer loyalty according to (Ali Hasan, 2014) states that customer loyalty to a brand is one of the assets of that brand because it shows the high value of loyalty, because to build a brand that has the value of loyalty requires a very long time and there are many obstacles that must be faced.

3. Methods

In this research, the variables used are the independent variable, intervening variable and dependent variable. The dependent variable used in the research is Customer Loyalty (Y), the Intervening Variable used in the research is Customer Satisfaction (Z), while the independent variable used is Service Quality (X1) and Product Promotion (X2). The population in this research are customers who use services mobile banking Bank Mandiri is located in DKI Jakarta City. The sample selected used a purposive sampling technique, namely a sampling method with certain considerations with a total of 100 people.

The data obtained in this research is primary data, data obtained through distributing questionnaires to customers mobile banking Bank Mandiri in DKI Jakarta, the approach used when analyzing this research is SEM-PLS (Structural Equation Model Partial Least Square) using the Smart PLS 3.2.9 application program

4. Research Result

4.1. Validity Test Result (Convergent Validity & Discriminant Validity)

The convergent validity test namely by using values outer loading or loading factor that has been produced. An indicator can be said to meet the value convergent validity in the good category when value outer loading obtained > 0.7 .

The result of the value outer loading from each indicator on the variables of service quality, product promotion, customer satisfaction and customer loyalty that value outer loading obtained for all indicators on the variables of service quality, product promotion, customer satisfaction and customer loyalty were declared adequate (valid) because of value outer loading The value obtained is more than 0.7 and can be used for further analysis.

Test discriminant validity in this research using values cross loading and AVE value. An indicator is declared to meet the value valid discriminant if value cross loading The indicators for this variable have the greatest value compared to other variables, apart from observing the value cross loading on discriminant validity can also be determined by another method, namely by looking at the value Average Variant Extracted (AVE). For each indicator, the required value must be > 0.5 to get a good model.

Based on the results of the analysis obtained using the SmartPLS application, it can be stated that the value cross loading indicator service quality to the latent variable is greater than cross loading Other latent variables obtained values ranging from 0.70 – 0.79, thus all service quality

variables were stated valid. Mark cross loading indicator product promotion on the latent variable is greater than cross loading Other latent variables obtained values ranging from 0.79 – 0.87, thus all product promotion variables were stated valid. Mark cross loading the indicator of customer satisfaction with the latent variable is greater than cross loading Other latent variables obtained values ranging from 0.79 – 0.86, thus all customer satisfaction variables are stated valid. Mark cross loading the indicator of customer loyalty towards the latent variable is greater than cross loading Other latent variables obtained values ranging from 0.85 – 0.91, thus all customer loyalty variables are stated valid.

Value results Average Variant Extracted (AVE) shows that the AVE value for the service quality variable is 0.711, this shows that the service quality variable valid because the AVE value obtained is > 0.5 . The AVE value for the product promotion variable is 0.694, this indicates that the product promotion variable valid because the AVE value obtained is > 0.5 . The AVE value for the customer satisfaction variable is 0.539, this shows that the customer satisfaction variable valid because the AVE value obtained is > 0.5 . The AVE value for the customer loyalty variable is 0.762, this shows that the customer loyalty variable valid because the AVE value obtained is > 0.5 . Thus it can be concluded that all variables in this study can be used because the AVE value is > 0.5 which valid

4.2. Reliability Test Result (Composite reliability & Cronbach's alpha)

In the composite reliability test, it is the part used to test the reliability value of indicators on a variable. A variable can be declared to be satisfactory composite reliability when having a value > 0.7 .

Value results composite reliability shows that value composite reliability on the service quality variable is 0.961, this shows that the service quality variable is reliable because of its value composite reliability > 0.7 . Mark composite reliability on the product promotion variable is 0.953, this shows that the product promotion variable is reliable because of its value composite reliability > 0.7 . Mark composite reliability the customer satisfaction variable is 0.881, this shows that the customer satisfaction variable is reliable because of the value composite reliability > 0.7 . Mark composite reliability the customer loyalty variable is 0.905, this shows that the customer loyalty variable is reliable because of its value composite reliability > 0.7 . Thus, it can be concluded that all variables in this study have met the requirements for a composite variable value, namely > 0.7 and are declared to have good reliability.

On the test cronbach's alpha this can strengthen the test composite reliability which has been done above. A variable can be declared reliable or satisfactory cronbach's alpha when having a value > 0.7 .

Value results cronbach's alpha shows that value cronbach's alpha on the service quality variable is 0.957, this shows that the service quality variable is reliable because of its value cronbach's alpha > 0.7 . Mark cronbach's alpha on the product promotion variable is 0.945, this shows that the product promotion variable is reliable because of its value cronbach's alpha > 0.7 . Mark cronbach's alpha the customer satisfaction variable is 0.796, this shows that the customer satisfaction variable is reliable because of the value cronbach's alpha > 0.7 . Mark cronbach's alpha the customer loyalty variable is 0.843, this shows that the customer loyalty variable is reliable because of its value cronbach's alpha > 0.7 . Thus, it can be concluded that all variables

in this study have met the value requirements cronbach's alpha namely > 0.7 and is stated to have good reliability

4.3. R-Square Test Result

Coefficient of determination (R^2) is a test carried out with the aim of predicting and measuring the extent of the model's ability to explain variations in the dependent variable. The maximum R-Square (R^2) value is equal to one and is never negative ($0 \leq R^2 \leq 1$). The greater the value R-Square (R^2) The better the prediction model and research model proposed.

Value results coefficient of determination (R^2), shows that value coefficient of determination (R^2) in the customer satisfaction variable is 0.645, the obtained value explains that the percentage influence of customer satisfaction can be explained by the quality of service and product promotion, which is 64.5%. Next is value coefficient of determination (R^2) in the customer loyalty variable is 0.542, the obtained value explains that the percentage influence of customer loyalty can be explained by service quality, product promotion and customer satisfaction, which is 54.2%

4.4. Q-Square Test Result

The results of the test from Q-Square (Q^2) in this research. Q-Square (Q^2) is to measure how good the observation values produced by the model are and also the results of the parameter estimates. Mark Q-Square (Q^2) has the same meaning as coefficient of determination (R^2). The value criteria that must be met in (Q^2). if value Q-Square smaller than 0 ($Q^2 < 0$) indicates that the model lacks predictive relevance, whereas if the value Q-Square greater than 0 ($Q^2 > 0$) indicates that the model is worthy of being said to have predictive relevance or it could be said that the model is increasingly fit to the data.

Based on the results of the value calculation Q-Square (Q^2) earned value Q-Square amounting to 0.837. This shows that the large diversity of research data that can be explained by the research model is 83.7%. This research model shows that the model is worthy of being said to have predictive relevance or it can be said that the model is increasingly fit to the data

4.5. Patch Coefficient Result

Path coefficient used to show how strong the effect or influence of the independent variable is on the dependent variable. Estimates on path coefficients or path coefficient is the estimated value for the path relationship in the structural model which is carried out using a procedure bootstrapping. Hypothesis testing in this research was carried out by looking at the t-statistic values and p-values, for value t-statistic stated to be greater than 1.96 (5% significance level) so that the criterion for support or acceptance of the hypothesis is when the t-statistic $>$ t-table, for the value p-values with an alpha of 5% is less than 0.05

Test result path coefficient relationship between service quality variables on customer satisfaction and parameter coefficient values path coefficient of 0.701 and the t-statistic value of 8.148 $>$ 1.96 at the significant level alpha = 0.05 with p-value 0.000 $<$ 0.05 so it can be concluded that there is a significant influence between service quality on customer satisfaction because it meets the value requirements

Test result path coefficient relationship between service quality variables on customer loyalty and parameter coefficient values path coefficient of 0.235 and the t-statistic value of 2.529 $>$

1.96 at the significant level $\alpha = 0.05$ with $p\text{-value } 0.012 < 0.05$ so it can be concluded that there is a significant influence between service quality on customer loyalty because it meets the value requirements

Test result path coefficient relationship between product promotion variables on customer satisfaction and parameter coefficient values path coefficient of 0.140 and the t-statistic value of $1.582 > 1.96$ at the significant level $\alpha = 0.05$ with $p\text{-value } 0.114 < 0.05$ so it can be concluded that there is no significant influence between product promotion on customer satisfaction because it does not meet the value requirements

Test result path coefficient relationship between product promotion variables on customer loyalty and parameter coefficient values path coefficient of 0.336 and the t-statistic value of $3.777 > 1.96$ at the significant level $\alpha = 0.05$ with $p\text{-value } 0.000 < 0.05$ so it can be concluded that there is a significant influence between product promotion on customer loyalty because it meets the value requirements.

Test result path coefficient relationship between satisfaction variables and customer loyalty with parameter coefficient values path coefficient of 0.254 and the t-statistic value of $2.393 > 1.96$ at the significant level $\alpha = 0.05$ with $p\text{-value } 0.017 < 0.05$ so it can be concluded that there is a significant influence between customer satisfaction and customer loyalty because it meets the value requirements

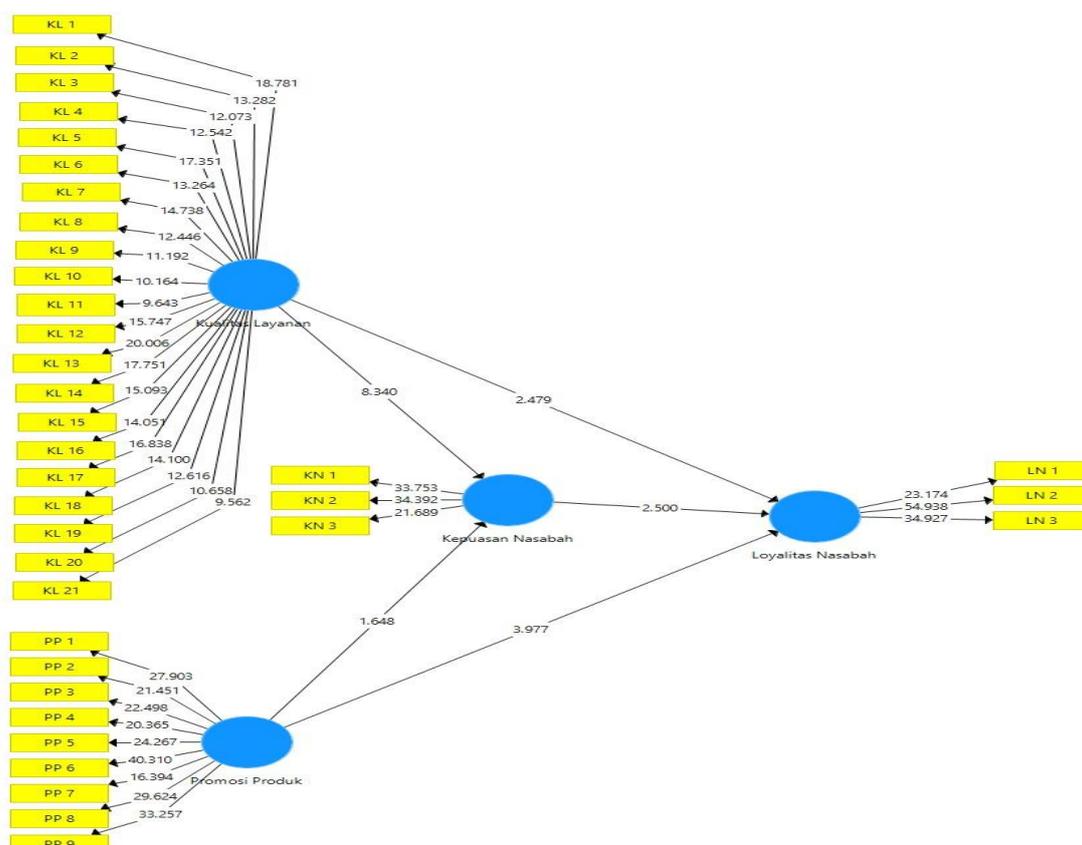


Fig 1: Hypothesis testing results on path coefficients using the bootstrapping method from PLS analysis

Source: Researches process the data (2023)

5. Conclusion

1. Service quality has a significant effect on customer satisfaction mobile banking Bank Mandiri because of the quality of service provided at mobile banking Bank Mandiri is very kind to its customers, making customers feel satisfied with their presence mobile banking Bank Mandiri is because it has fulfilled what its customers want
2. Service quality has a significant effect on customer loyalty mobile banking Bank Mandiri because of the quality of service provided at mobile banking Bank Mandiri is very kind to its customers, making customers feel like they will return to use (loyal) services mobile banking Bank Mandiri is because it has fulfilled what its customers want
3. Product promotions do not have a significant effect on customer satisfaction mobile banking Bank Mandiri because of product promotions given at mobile banking Bank Mandiri is not correct so that customers feel that the delivery of product promotional information provided is not sufficient so that it has an impact on customer satisfaction mobile banking Bank Mandiri does not look at the promotion of the products offered by Bank Mandiri
4. Product promotions have a significant effect on customer loyalty mobile banking Bank Mandiri because of the product promotions given at mobile banking Bank Mandiri is very good to its customers, making customers feel like they will return to use (loyal) services mobile banking Bank Mandiri is because it has fulfilled what its customers want
5. Customer satisfaction has a significant effect on customer loyalty mobile banking Bank Mandiri because customers are satisfied with the presence of services at mobile banking Bank Mandiri is very kind to its customers, making customers feel like they will return to use (loyal) services mobile banking Bank Mandiri is because it has fulfilled what its customers want.

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