

THE INFLUENCES OF PRODUCT, PRICE, PROMOTION, PLACE, AND SERVICE QUALITY TOWARDS CUSTOMER SATISFACTION

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Abstract :

This study aims to analyze the influence of product, price, promotion, location, and service quality on customer satisfaction at PT. Bank Muamalat Indonesia Semarang Branch Office, both simultaneously and partially. The data used are primary data collected using a questionnaire. The population in this study were all savings customers at PT. Bank Muamalat Indonesia Semarang Branch Office. With the purposive sampling method, 100 samples were obtained that were suitable for study. The analysis model in this study used a multiple linear regression analysis model and the analysis technique used the F Test, the Coefficient of Determination Test (R^2), and the t Test processed using the SPSS 22.0 program. The results of this study indicate that the variables of product, price, promotion, location, and service quality simultaneously have a significant effect on customer satisfaction. Furthermore, product, price, promotion, location, and service quality each partially have a positive and significant effect on customer satisfaction at PT. Bank Muamalat Indonesia Semarang Branch Office.

Keywords : *Product, Price, Promotion, Location, Service Quality, Customer Satisfaction*

INTRODUCTION

Customer satisfaction is the extent to which product's perceived performance matches a buyer's expectations. When product performance is higher than customer expectations, the buyer is satisfied or very happy. Another opinion that satisfaction is the response of consumers regarding the fulfillment of needs. It can be said that satisfaction is an assessment of the characteristics or features of the product or service, or the product itself, which provides the level of consumer pleasure associated with the fulfillment of consumer consumption needs (Othman & Harun, 2021). Meanwhile interpret satisfaction as a feeling of pleasure or disappointment of someone who emerged after comparing the performance (result) of the product thought to the expected performance. Consumers satisfaction is the level of consumer feeling after comparing between what they receive and his expectations (Andrianto & Santoso, 2019).

States that customer satisfaction is a very important thing related to business development. Customers who has high satisfaction will always use the products or services provided by companies, and will not be affected by services offered by others (Andrianto & Santoso, 2019).

The main key of winning the competition providing satisfaction to customers. Customers satisfaction will be fulfilled if they get what they want. Customer satisfaction will bring a positive impact on the company's survival. Customer satisfaction is the main goal of a company. This is since satisfaction will affect the actions of customers in the future (Erica et al, 2017). It can be concluded that customer satisfaction are the most important thing to be built by the company, since if the customers are satisfied they will be difficult to move to another product and will continue to use the products of the company.

Third party funds or Dana Pihak Ketiga (DPK) are one of the measurement that can be seen by the bank whether the customers are satisfied or not with all aspects of the bank. If customers are satisfied, the growth of DPK will increase. In this case, the growth of third-party funds in PT. Bank Muamalat has decreased in the last period from January to February 2018. third party funds collected by PT. Bank Muamalat Indonesia from October 2017 till February 2018 decreased.

In January 2018 decreased by Rp. 250,855 Million and in February 2018 decreased by Rp. 3,151,669 Million. The satisfaction index at Bank Muamalat Indonesia is still at level 76.27 %, which means that the difference is 3.24 % below the Bank Syariah Mandiri. Thus Bank Muamalat needs to improve the customer satisfaction index in order to achieve maximum satisfaction from the customer and fulfil customer expectations related to operational aspects in Bank Muamalat Indonesia.

PT. Bank Muamalat Semarang Branch Office can increase customer satisfaction through its influence factors i.e. product (Safitri Amelia et al, 2019); price (Manampiring et al, 2019); promotion (Ni & Ning, 2018); place (Singh et al, 2016); and service quality (Budiman & Achmadi, 2023). The first influencing factor of customer satisfaction is the product. Product is everything that is offered to market to get attention, bought, used, and that can satisfy the wants or needs of the consumers. Consumers will feel satisfied if the product used is a satisfied product. Products can be said to be qualified if they are able to provide maximum benefits and minimum sacrifices (Prihartono, 2021). The second influencing factor is price. Prices are monetary units or other measures (including other goods and services) exchanged in order to obtain ownership or use of a good or service. Customers will be satisfied if the cost incurred by the customers against the bank in accordance with customer expectations. This means that the administrative costs of banks can compete with other banks, resulting in satisfaction for customers (Magdalena et al, 2022).

The third influencing factor is promotion. Promotion is a form of marketing communication. Marketing communication is a marketing activity that seeks to disseminate information, influence/persuade, and or remind targeted markets of the company and its products to be willing to accept, buy,

loyal to the products that the company offers (Mubarak et al, 2023).

The fourth influencing factor is place. Locations are related to place access or product distribution. Locations are an important part of marketing because they are related to after-sales satisfaction and customer prior- sales satisfaction (Abhyamanta et al, 2022).

The fifth influencing factor is the service quality, defines service quality as a global judgment or attitude regarding the superiority of a service (Wowiling et al, 2019). Based on the descriptions, formulation of the research questions of this issues are how does product, price, promotion, place, and service quality simultaneously and each partially influences towards customer satisfaction at PT. Bank Muamalat Indonesia Semarang Branch Office. The purposes of this research are analyzing the effect of product, price, promotion, place, and service quality toward customer satisfaction at PT. Bank Muamalat Indonesia Semarang Branch Office, both simultaneously and partially.

Based on the results of research conducted showed that the promotion has a positive and significant influence toward customer satisfaction (Rosha, 2018). Study conducted showed that promotion has a positive and significant influence toward satisfaction (Diputra & Yoga, 2020). Based on the results of research conducted showed that the place has a positive and significant influence toward customer satisfaction (Noor et al, 2022). Research conducted by (Syam et al, 2019) showed that the place partially influence toward satisfaction. Based on the results of research conducted by (Bagas Anggara et al, 2023) showed that the service quality has a positive and significant influence toward customer satisfaction. Research conducted by (Nuryadin, ., & Hasan, 2021) showed that service quality significantly influence toward satisfaction.

RESEARCH METHOD

The research design is a guideline for the researcher to determine the direction of the research process correctly and accurately in accordance with the intended purpose (Andrianto & Santoso, 2019). The research design used in this research is an applied quantitative research causality.

Quantitative research is a research method based on the philosophy of positivism, used to examine the population or a particular sample, sample picking techniques are generally done randomly, data collection using research instruments, quantitative/statistical data analysis with the aim to test the predefined hypothesis. Applied research is conducted with the aim to apply, test, and evaluate the ability of a theory applied to solve practical problems. Research causality is a study that states the relationship of causality, so there are independent variables (variables that influence) and dependent variable (variables influenced). Causality studies explain causal relationships and how the interrelationships among variables and problems refer to research objectives (Ainun et al, 2022).

Data Types

The type of data used in this research is the primary data. Primary data is data obtained or collected directly in the field by the person conducting the

research. The primary data is also called original data or new data (Hindi et al, 2019). The primary data used in this research is the data from the answers of questionnaires distributed to the respondents are savings customers at PT Bank Muamalat Indonesia Semarang Branch Office. The type of data based on the time of collection in this study using cross-section data. Cross section data is data collected at a certain time (at a point of time) to describe the circumstances and activities at that time. Cross section data in this research is the data in the form of distributing questionnaires to customers saving PT. Bank Muamalat Indonesia Semarang Branch Office.

Collecting Data Method

In this research using questionnaires as data collection methods. The questionnaire given to the respondents in this research contains a closed question about the influences of the product, price, promotion, place, and service quality towards customer satisfaction. Closed questions are questions presented to help respondents to answer quickly, and also facilitate researchers in conducting data analysis of all questionnaires that have been collected.

Population and Sample

Population is a generalization region consisting of objects/subjects that have certain qualities and characteristics set by researchers to be studied and then drawn conclusions. The population in this research is a saving customer of PT. Bank Muamalat Indonesia Semarang Branch Office. Sample in this research were selected by purposive sampling method.

Data Analysis Method Validity Test

Validity test is used to measure the validity or validity of a questionnaire. The questionnaires are said to be valid if the question on the questionnaire is able to reveal something that will be measured by the questionnaire.

Reliability Test

Reliability is a tool to measure a questionnaires that are an indicators of a variables or constructs. The questionnaires are said to be reliable or reliable if one's answer to the questions are consistent or stable over time.

Multiple Linear Regression Analysis

Regression analysis is a study of dependent dependent variables with one or more independent variables, in order to estimate and/or predict the average value of the dependent variable, based on the value of the independent variable known. According to Tabachnick (1996 in Ghazali, 2011:95), the results of regression analysis is in the form of coefficients for each independent variable. This coefficient is obtained by predicting the value of the dependent variable with an equation.

Linearity Test

Linearity test is used to see whether the model specifications used are correct or not, whether the functions used in an empirical study should be linear, squared, or cubic.

Normality Test

Normality test used to test whether in the regression model, the dependent variable and the independent variable have a normal distribution.

Multicollinearity Test

Multicollinearity test is used to test whether the regression model specified has a correlation between independent variables. A good regression model should not be correlated among independent variables.

Heteroscedasticity Test

Heteroskedastisitas test aims to test whether in a regression model occurs inequality one residual variant observation to another observation (Maharani et al, 2022).

FINDINGS AND DISCUSSION

Linearity Test

Based on the result showed that D-W main model is 2,374 above $dl = 1.592$ with $n = 100$ and $k = 5$, it can be concluded there is no positive autocorrelation on model and not wrong specification. So the regression model used is linear model.

Result of Durbin-Watson Test

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.829 ^a	.688	.671	2.90979	2.374

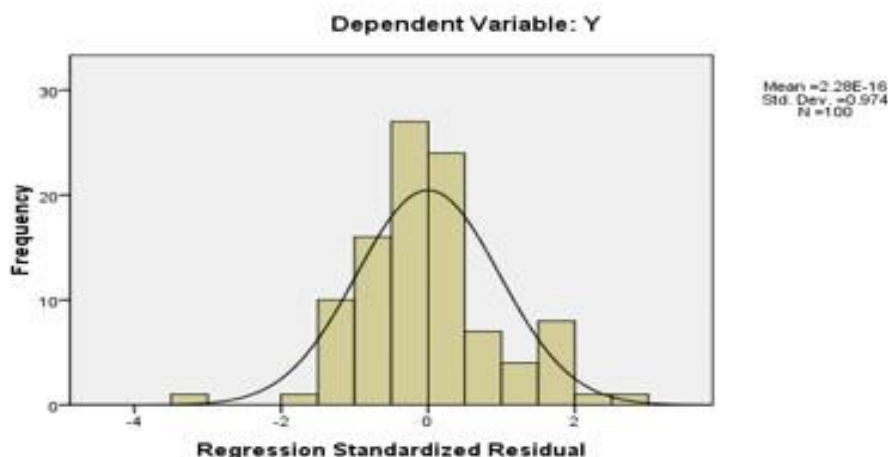
a. Predictors: (Constant), Service Quality, Promotion, Price, Product, Place

b. Dependent Variable: Customer Satisfaction

Normality Test

In the Kolmogorov-Smirnov Non- Parametric Statistics (K-S) Statistic test in the result, it is known that the significance value of 0.302 is greater than 0.05. This shows that the data in this research is normally distributed.

Histogram



Multicollinearity Test

Based on the result, showed that the variables consisting of product, price, promotion, place, and service quality indicate the absence of tolerance and VIF values in each independent variable, in the absence of multicollinearity. In the calculation of tolerance values, no independent variable has a tolerance value of ≤ 0.10 . Likewise with the calculation of VIF values, no independent variable has a VIF value ≥ 10 . So it can be concluded that there is no multicollinearity.

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Product	.629	1.591
Price	.708	1.412
Promotion	.724	1.381
Place	.598	1.673
Service Quality	.626	1.598

a. Dependent Variable: Customer Satisfaction

Heteroscedasticity Test

Based on the result showed that in this research no heteroscedasticity occurred because the points on the scatterplot spread randomly, as well as scattered both above and below the number 0 on the Y axis. Graph plot analysis has a significant weakness due to the number of observations affecting the plotting results, then more statistical tests are needed to ensure the accuracy of the results, and based on the glejser test result showed that all values significance (Sig.) Independent variable is greater than 0.05. This shows that in this research did not occur symptoms of heteroscedasticity.

Result of Heteroscedasticity Test

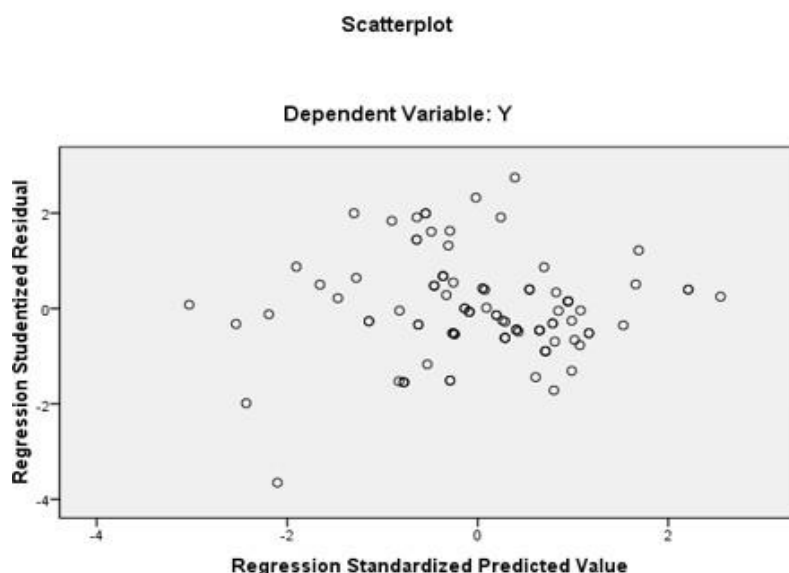


Table 4.21. Result of Glejser Test

	Model	t	Sig.
1	(Constant)	3.119	.002
	Product	.227	.821
	Price	-1.434	.155
	Promotion	-1.510	.134
	Place	-1.371	.174
	Service Quality	1.291	.200

a. Dependent Variable: Customer Satisfaction

Multiple Linear Regression Analysis Result

Multiple Linear Regression Result

Coefficients^a

Model	Unstandardized Coefficients	
	B	Std. Error
1 (Constant)	7.105	3.108
Product	.374	.150
Price	.275	.119
Promotion	.269	.084
Place	.504	.116
Service Quality	.336	.106

a. Dependent Variable: Customer Satisfaction

$$CS = 7,105 + 0,374Prod + 0,275Pri + 0,269Prom + 0,504Pla + 0,336SQ +$$

Hypotheses Test F Test Result

F Test Result

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1754.626	5	350.925	41.447	.000 ^a
	Residual	795.884	94	8.467		
	Total	2550.510	99			

a. Predictors: (Constant), Service Quality, Product, Price, Promotion, Place

b. Dependent Variable: Customer Satisfaction

The verification of hypothesis 1 (one) is done by the F statistical test. Based on Table, generated Fcount = 41,447 > Ftable = 2,31 or significance = 0,000 < 0,05, which means that there is a significant influence among variables of product, price, promotion, place, and service quality simultaneously towards customer satisfaction. Thus the hypothesis 1 (one) which states "product, price, promotion, place, and service quality have a significant influences towrads customer satisfaction" was **accepted**.

t Test Result

t Test Result

Coefficients^a

		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	7.105	3.108		2.286	.025
	Product	.374	.150	.182	2.499	.014
	Price	.275	.119	.158	2.310	.023
	Promotion	.269	.084	.218	3.222	.002
	Place	.504	.116	.324	4.343	.000
	Service Quality	.336	.106	.231	3.164	.002

Dependent Variable: Customer Satisfaction

The verification of hypothesis 2 (two) is done by t test. Based on Table 4.25. generated t count for the variable product = 2,499 > t table = 1,984, or significance = 0.014 < 0.05, which means there is a significant influence between product partially towards customer satisfaction. Thus the hypothesis 2 (two) which states "product has a positive and significant influence toward customer satisfaction" was **accepted**.

The verification of hypothesis 3 (three) is done by t test. Based on Table 4.25. generated t count for the variable product = 2,310 > t table = 1,984, or significance =

0.023 < 0.05, which means there is a significant influence between product partially towards customer satisfaction. Thus the hypothesis 3 (three) which states "prices influence toward customer satisfaction" was **accepted**.

The verification of hypothesis 4 (four) is done by t test. Based on Table 4.25. generated t count for the variable product = 3,222 > t table = 1,984, or significance = 0.002 < 0.05, which means there is a significant influence between product partially towards customer satisfaction. Thus the hypothesis 4 (four) which states "promotion have a positive and significant influence toward customer satisfaction" was **accepted**.

The verification of hypothesis 5 (five) is done by t test. Based on Table 4.25. generated t count for the variable product = 4,343 > t table = 1,984, or significance = 0.000 < 0.05, which means there is a significant influence between product partially towards customer satisfaction. Thus the hypothesis 5 (five) which states “place influence toward customer satisfaction” was **accepted**.

The verification of hypothesis 6 (six) is done by t test. Based on Table 4.25. generated t count for the variable product = 3,164 > t table = 1,984, or significance = 0.002 < 0.05, which means there is a significant influence between product partially towards customer satisfaction. Thus the hypothesis 6 (six) which states “service quality has a positive and significant influence toward customer satisfaction” was **accepted**.

Determination Coefficient Test Result

Result of Determination Coefficient Test (R^2)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.829 ^a	.688	.671	2.90979	2.374

a. Predictors: (Constant), Service Quality, Promotion, Price, Product, Place

b. Dependent Variable: Customer Satisfaction

Based on the result, it can be seen that the coefficient of determination (Adjusted R Square) is 0.671 (67.1%). This shows that the proposed research model has a high feasibility since the independent variables used are product, price, promotion, place, and service quality able to explain well the existence of the dependent variable is customer satisfaction. While the rest (100% - 67.1 % = 32.9 %) is explained by other causes not specified in this research.

Hypotheses Discussion

Based on the verification of hypothesis 1 (one) states that the variables of product, price, promotion, place, and service quality simultaneously have a significant influences towards customer satisfaction at PT. Bank Muamalat Indonesia Semarang Branch Office. This shows that the incorporation of variables product, price, promotion, place, and service quality are feasible to be used as a predictive tool to increase customer satisfaction at PT. Bank Muamalat Indonesia Semarang Branch Office.

Based on the verification of hypothesis 2 (two) states that the variables of product partially has a significant influences towards customer satisfaction at PT. Bank Muamalat Indonesia Semarang Branch Office. Based on the verification of hypothesis 3 (three) states that the variables of price partially has a significant influences towards customer satisfaction at PT. Bank Muamalat Indonesia Semarang Branch Office. Based on the verification of hypothesis 4 (four) states that the variables of promotion partially has a significant influences towards customer satisfaction at PT. Bank Muamalat Indonesia Semarang

Branch Office. Based on the verification of hypothesis 5 (five) states that the variables of place partially has a significant influences towards customer satisfaction at PT. Bank Muamalat Indonesia Semarang Branch Office.

Based on the verification of hypothesis 6 (six) states that the variables of service quality partially has a significant influences towards customer satisfaction at PT. Bank Muamalat Indonesia Semarang Branch Office.

CONCLUSION

The hypothesis that "products have a positive and significant influence toward customer satisfaction" is accepted. This is shown from the result of t test which shows $t_{count} > t_{table}$ ($2,499 > 1,984$) and its significance is below 0,05 which is 0,014.

The hypothesis which states "price has an influence toward customer satisfaction" received. This is shown from the result of t test which shows $t_{count} > t_{table}$ ($2,310 > 1,984$) and its significance is below 0,05 which is 0,023. The hypothesis that "promotion has a positive and significant influence toward customer satisfaction" is accepted. This is shown from the result of t test which shows $t_{count} > t_{table}$ ($3,222 > 1,984$) and its significance is below 0,05 that is 0,002.

The hypothesis that states "place has an influence toward customer satisfaction" is accepted. This is shown from the result of t test which shows $t_{count} > t_{table}$ ($4,343 > 1,984$) and its significance is below 0,05 0.000. The hypothesis that "service quality has a positive and significant influence toward customer satisfaction" is accepted. This is shown from the result of t test which shows $t_{count} > t_{table}$ ($3,164 > 1,984$) and its significance below 0,05 is 0,002.

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