ANALYSIS OF THE INFLUENCE OF SERVICE MARKETING MIX STRATEGY ON CUSTOMER SATISFACTION OF AL BARAKAH MUDHARABAH SAVINGS IN BANJARMASIN SHARIA BRANCH OFFICE OF BANK KALSEL

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Abstract:
This study aimed to examine and analyse the influence of service marketing mix strategy (service product, price, place, promotion, people, physical evidence, and process) on customer satisfaction of Al Barakah Mudharabah Savings in Banjarmasin Sharia Branch Office of Kalsel (South Kalimantan) Bank. Samples were selected by a method of incidental sampling thus obtained 100 respondents who participated in this study. Furthermore, hypothesis testing using multiple linear regression analysis was done. The research proves that there is a positive and significant influence between product and services on satisfaction, price on satisfaction, place on satisfaction, promotion on satisfaction, people on satisfaction, physical evidence on satisfaction, and process on satisfaction. In addition, service product, price, place, promotion, people, physical evidence and process together have a positive and significant influence on customer satisfaction of Al Barakah Mudharabah Savings in Banjarmasin Sharia Branch Office of Bank Kalsel.

JEL: M30; M31; G21

Keywords: service product, price, place, promotion, people, physical evidence, process, satisfaction

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1. Introduction

Over time, the banking world today is increasingly considered and growing; this is in line with the changes in law that there are changes in regulations on banking and technological change enough to affect the banking in general. Many banking companies seek to improve the bank's technological skills in planning, research and market information, bank integrated marketing programs, public relations and others. On the client side there have also been changes on the needs of the products / services of the bank, followed by the desire for improved quality of service system and the need for diversity of bank services. As the growing of many existing banks, marketing strategy customer oriented emerged.

Banking is everything that relates to banks, including institutional and business activities, as well as manner and process of conducting the business (Hasibuan, 2008:1). Given the fact that a position determines achievements, a bank should take over the position of the market and try to make itself a market leader to win the position in the middle of the competition with emphasis on competitive advantage, banking strategy, as well as the aggressiveness of the bank as the cornerstone of its ability to compete.

Responding to this, the company's most priorities are related to how and what kind of demand fulfilment and needs of the customers in order to realize the customer satisfactions. Therefore, an integrated and complex marketing strategy to create customer satisfaction is required. One marketing strategy that can be planned and then implemented in the competition and the company's operations is through the marketing mix.

The marketing mix is a combination of four main elements contained in the company's marketing program, covering product, price, place, promotion (Sunyoto, 2013: 27). As a mix, these elements influence each other, hence if one does not have the right organization, it will affect the overall marketing strategy. Besides that, each, element cannot walk on their own without the support of other elements.

However, unlike the case for service companies, the concept of service marketing mix requires an expanded marketing mix for service with the addition of elements of marketing mix, namely people, physical evidence and process, thus becoming 7 elements (7P) (Hurriyati, 2010:48). The additional elements cannot be separated in an attempt to win the competition among a row of competitors as well as the realization of customer and prospective customers satisfaction.

Kotler and Armstrong (2003: 48) states that satisfied customers will buy again, and they will tell other people the good experiences about the product. Further, Tjiptono (2005: 19) states that customer satisfactions contribute on a number of crucial aspects, such as the creation of customer loyalty, the increase of the company's reputation, the reduce of the price elasticity, the reduce of future transaction costs, and the increase efficiency and productivity of employees.

Table 1.1: Data of Customers at Banjarmasin Sharia Branch of Kalsel Bank

Year	Nominal	Total savers (NOA)
2015	57,672,101,247	13,604
2016	59,186,451,393	14,489
2017	58,969,143,967	15,648
2018	58,117,265,004	16,743

Source: Banjarmasin Sharia Branch of Kalsel Bank.

Table 1.1 shows that the number of customers is increasing every year, it is seen by 2015 the number of customers was as many as 13,604 customers, in 2016 the number of customers was as many as 14,89, in 2017 the number of customers was 15,648 and continued to rise as much as 16,743 in 2018. The number in 2015-2018 experienced fluctuation from year to year with the increased number in 2016, while in 2018 the number declined.

This study refers to the researches of Mevita and Suprihadi (2013), Elat *et. al, (*2014), Mohammad (2015), Continent *et. al* (2015), and Kadhim *et. al* (2016) which stated that there were both partial and simultaneous influence between product, price, promotion, people, process and physical evidence on customer satisfaction.

1.1 Literature Review

The marketing strategy, according to Tull & Kahle (1990), is a fundamental tool that is planned to achieve the company's goal to develop a sustainable competitive advantage through the market entered and marketing programs that are used to serve the target market (Tjiptono, 2008: 6).

Service product is everything that can be offered by the producer to the market, in order to be noticed, asked, sought, bought and even worn and consumed by the market as a means to meet the desires and needs of the market (Hurriyati, 2010: 50). Kotler and Keller (2007: 177), explain that customer satisfaction is the happy or disappointed feeling of someone who comes after comparing the performance (result) of a product that has been thought out to the performance (results) that is expected. As has been argued by Ruth Hurriyati about the above definition of service product, if the product and services provided or delivered to the consumer has the advantage of quality and a good value to meet the needs and desires of the consumers, then the company can achieve the goal of effective marketing, so as to realize customer (consumers) satisfaction. This is in line with the results of Mohammad (2015) which explain that the service product has a significant and positive influence on satisfaction. Based on this description, a hypothesis can be formulated:

H₁: Service product has a positive and significant influence partially on customer satisfaction.

Price / tariff of service is the monetary unit or other measure (including goods and services) that is exchanged in order to acquire the right of ownership or use of the goods or a service (Tjiptono, 2008: 151). Kotler and Keller (2007, 177), explains that customer satisfaction is the happy or disappointed feeling of someone who comes after comparing

the performance (result) of a product that has been thought out to the performance (results) that is expected. Thus, a more affordable the cost to be incurred by the customer (consumer), then it is likely that the customer to transform and move to another bank will be smaller too. By doing so, the customers will continue to use the banking service as a facilitator of the fund investment and slowly the customers will feel satisfied with the bank. This is in line with the research of Hanif *et.al* (2010), as well as Felani and Soekotjo (2017) which state that there is a significant influence of price on customer satisfaction. Based on this description, a hypothesis can be formulated:

H₂: Price has a positive and significant influence partially on customer satisfaction.

For products related to manufacturing industry, place is intended as a distribution channel (zero-*channel, two channels levels, and multilevel channels),* but the place is a place reserved for services in the context of service industry products (Hurriyati, 2010: 55). This is in line with the results of Mongkau, et al (2017) which point out that price has a positive and significant impact on satisfaction. The easier accessibility of the location of available service providers is, the easier and smoother the customers (consumers) to use the banking services will be. With such ease, it will cause satisfaction in the hearts of the customers. Based on this description, a hypothesis can be formulated,

H₃: Price has a positive and significant influence partially on customer satisfaction.

Promotion is a form of marketing communication language that is a marketing activity that seeks to disseminate information, influence / persuade, and remind the target market for the company and its products to be willing to accept, purchase, and loyal to the products offered by the company concerned (Hurriyati, 2010: 58). The way of delivering or giving promotion of banking services, either to prospective customers and to those who have become customers, will affect the banking customer satisfaction. This is similar to results of previous studies of Aprianto (2016), Lumintang (2013), Kim, *et.al* (2019), Subramanian, *et.al* (2016) which explain that there is a positive and significant influence of promotion on satisfaction. Based on this description, a hypothesis can be formulated,

H₄: Promotion has a positive and significant influence partially on customer satisfaction.

Persons (people*)* are all actors playing a role in the presentation of services that affect the perception of the buyer. Elements in people are employees of the company, consumers, and other consumers in environmental services (Hurriyati, 2010: 62). The better the human resources held by banks to carry out operations of the company in terms of customer service provision, then it will be able to influence the banking customer satisfaction. This is similar to the results of research of Novianti Amilia (2016), which explain that people / employees have a positive and significant influence on satisfaction. Based on this description, a hypothesis can be formulated:

H₅: People have a positive and significant influence partially on customer satisfaction.

Physical evidence is a matter which significantly influence the consumer's decision to purchase and use the product and services offered. The elements included in the

physical evidence include the physical environment, in this case the physical buildings, equipment, fixtures, color of logo and other items held together with service givensuch as ticket, cover, label, etc. (Hurriyati, 2010: 62). The better the physical facilities owned and provided by the banks to carry out operations of the company in terms of customer service delivery, then it will be able to influence the banking customer satisfaction. This is in line with the results of Andari and Hasanah (2019), which explain that the physical evidence had a positive and significant influence on satisfaction. Based on this description, a hypothesis can be formulated,

H₆: Physical evidence has a significant positive influence partially on customer satisfaction.

The process is all factual procedures, systems, and flow of activities that are used for the delivery of services. For services marketing, the cooperation between marketing and operations exceptionally important in this part of the process, especially in serving all the needs and desires of consumers (Hurriyati, 2010: 64). The better the service process that is owned and provided by the banks to carry out operations of the company in terms of customer service delivery, then it will be able to influence the banking customer satisfaction. This is in line with the results of Kadhim, *et. al* (2016), which explain that the process has an influence on satisfaction. Based on this description, a hypothesis can be formulated,

H₇: Process has a positive and significant effect partially on satisfaction.

The better the product and services, tariffs, place, promotion, people, and physical evidence, as well as the process that are owned and provided by the banks to carry out operations of the company in terms of customer service delivery, then it will be able to influence the banking customer satisfaction. This is similar to the results of researches that have been done by Larasati and Aji (2019), Caroline, et al (2016) Mulyawisdawati, Richa A. (2012), Pupuani, NW and Sulistyawati, E. (2013) that explain that there is a positive influence between *marketing mix* (*service product, price, place, promotion, people and physical evidence and processes)* on satisfaction. Based on this description, a hypothesis can be formulated,

H₈: Service product, price, place, promotion, people and physical evidence as well as process have positive and significant influence simultaneously on satisfaction.

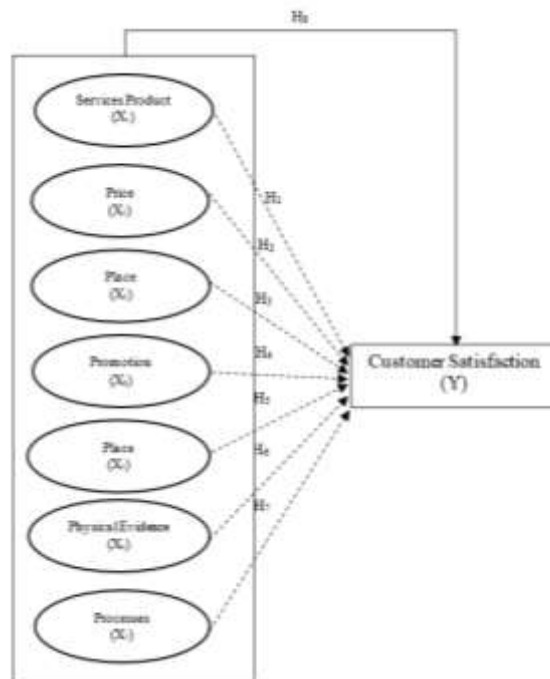Based on the above presentation, the model in this study can be described as follows:

Figure 2.1: Research Model

3. Research Methodology

The approach used in this study is quantitative. This type of research used in this research is to be explanatory that is a study that highlights the among variables and tests the hypotheses that have been formulated in the form of causality (effect), which examines the influence (determinant) one or more independent variables to one or more dependent variables. The research location was in PT. Kalsel Bank Sharia Branch Banjarmasin. which was located at Jl. Let. Jend. S. Parman No. 135 Banjarmasin, South Kalimantan. The population in this study was the saving customers of *Mudharabah Al Barakah* of PT. Kalsel Bank Sharia Branch Banjarmasin as many as 16,743 customers. The sampling technique used was incidental sampling which according Sugiyono (2013: 125) is a sampling technique based on chance; any person who accidentally / incidentally meets the researcher can be used for the sample, with the condition that the individuals or groups meet the criteria to be a source of data required. In this study, the sample was calculated using Slovin formula thus obtained a sample of 100 people. According Sugiyono (2013: 120), sample is an element of the number and characteristics possessed by the population concerned. The scoring technique used was Likert scale.

3.1 Instruments Validity and Reliability Test
Based on the test results of the validity of the research instrument (questionnaire), it was indicated that each question had a value of r count that was greater than 0.1966. So, overall, the research questionnaires were considered valid. While the reliability test results show that all the variables had Cronbach alpha which was large enough that was above 0.60 hence it can be said that of all the concept of measuring each variable of the

questionnaire was reliable which means that the questionnaires used in this study was a reliable ones.

3.2 Classical Assumption Test
3.2.1 Normality Test
Normality test aims to determine whether there is normality in the regression model that is by means of graphical analysis and statistical tests (Ghozali, 2013: 160).
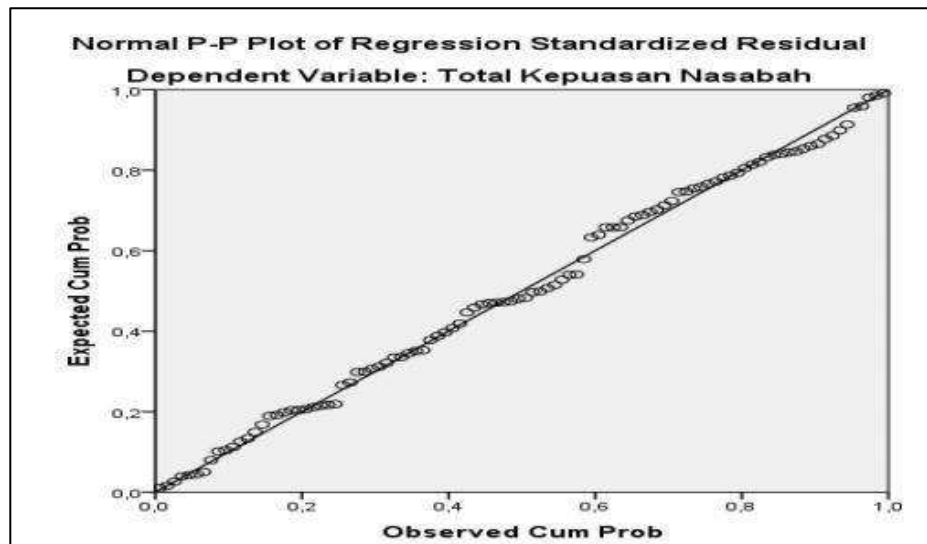

Figure 3.1: Normality Test Results
(Source: Processed primary data, 2019)

Based on the figure above, it can be concluded that the histogram graph gives a normal distribution pattern. While in the normal graph of P-P plot of regression standardized residual the points spread around the diagonal line are visible, and the distribution follows the diagonal line direction. The second graph shows that the regression model is fit for use because it meets the assumptions of normality.

3.2.2 Multicoloniarity Test
Multicoloniarity test aims to test whether the regression model has a correlation among the independent variables (Ghozali, 2013: 105).

Table 3.1 Multicollinearity Test Results

Coefficients[a]			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Total Produk Jasa	0,888	1,126
	Total Tarif Jasa	0,960	1,042
	Total Tempat	0,927	1,079
	Total Promosi	0,845	1,183
	Total Orang	0,863	1,159
	Total Sarana Fisik	0,934	1,071
	Total Proses	0,924	1,083

Sources: Processed primary data, 2019.

The above table shows the multicollinearity test results which indicate that there is no variable that has a value of tolerance of <0.10 which means that there was no trouble in the test of multicollinearity in this study. The similar result showed with the calculated value of VIF, of the two independent variables tested there was no VIF value ≤ 10, therefore; it can be concluded that there was no multicollinearity between the independent variables in the regression model.

3.2.3 Heteroscedasticity Test

Heteroscedasticity test aims to test whether there is inequality residual variance from one observation to another observation in the regression model (Ghozali, 2013:139).
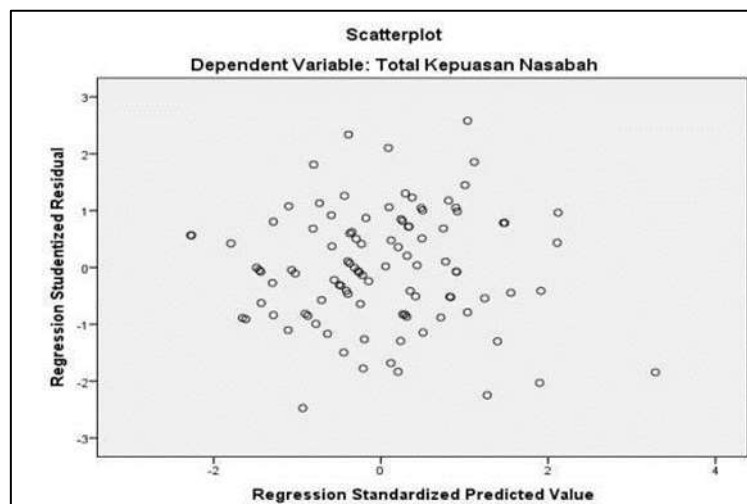

Figure 3.2: Heteroscedasticity Test Results through Graph
(Sources: Processed primary data, 2019)

Based on the picture above the results show that the dots are randomly spread and distributed above or below the number 0 on the axis y, and does not have a clear pattern nor form a pattern.

3.2.4 Autocorrelation Test

Autocorrelation test aims to test whether there is a correlation between the bullies' error in t period and the bullies' error in period t-1 (previously) in the linear regression model. (Ghozali, 2013: 110).

Table 3.2: Autocorrelation Test Results

Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,813[a]	,661	,636	1,904	1,948

Sources: Processed primary data, 2019.

Based on the table above of the test results of autocorrelation, it can be seen that the calculation value of Durbin-Watson is 1.948, means that there was no autocorrelation problem in this study because the Durbin-Watson value is at du <d <4-du namely 1.8262 < 1.948 <2.1738.

4. Results and Discussion

4.1 Results of Multiple Linear Regression

The complete results of data processing using SPSS are in the appendix and further summarized as follows:

Table 4.1: Results of Multiple Linear Regression Analysis

Coefficients[a]				
		Unstandardized Coefficients		Standardized Coefficients
Model		B	Std. Error	Beta
1	(Constant)	6,657	2,248	
	Total Products Services	0,185	0,058	0,205
	Total Price	0,745	0,142	0,326
	Total Place	0,462	0,127	0,229
	Total Promotions	0,277	0,093	0,196
	Total People	0,214	0,088	0,158
	Total Physical Evidence	0,489	0,073	0,419
	Total Process	0,393	0,103	0,240

Source: Processed data, 2019.

Based on the data from Table 4.1 the regression equation obtained is as follows:

$$Y = 6{,}657 + 0{,}185X_1 + 0{,}745X_2 + 0{,}462\,X_3 + 0{,}277\,X_4 + 0{,}214X_5 + 0{,}489X_6 + 0{,}393X_7$$

The results of multiple linear regression analysis which are in the form of number can be explained as follows:

1. Constant = 6.657

The value of the constant shows that if the independent variables (the service product, price, place, promotion, people, physical evidence and process) were assumed to be zero, then the dependent variable (customer satisfaction) would be worth 6.657.

2. b_1 = 0.185

This means that the variable of services product has an influence of 0.185 on customer satisfaction or has a positive influence, which means if variable of service product increases, it influences customer satisfaction by 0.185.

3. b_2 = 0,745

This means that the variable of price has an influence of 0.745 on customer satisfaction or has a positive influence, which means if variable of price increases, it influences customer satisfaction by 0.745.

4. b_3 = 0,462

This means that the variable of place has an influence of 0.462 on customer satisfaction or has a positive influence, which means if variable of place increases, it influences customer satisfaction by 0.462.

5. b_4 = 0.277

This means that the variable of promotion has an influence of 0.277 on customer satisfaction or has a positive influence, which means if variable of promotion increases, it influences customer satisfaction by 0.277.

6. b_5 = 0.214

This means that the variable of people has an influence of 0.214 on customer satisfaction or has a positive influence, which means if variable of people increases, it influences customer satisfaction by 0.214.

7. b_6 = 0.489

This means that the variable of physical evidence has an influence of 0.489 on customer satisfaction or has a positive influence, which means if variable of physical evidence increases, it influences customer satisfaction by 0.489.

8. b_7 = 0.393

This means that the variable of process has an influence of 0.393 on customer satisfaction or has a positive influence, which means if variable of process increases, it influences customer satisfaction by 0.393.

4.2 Discussion

4.2.1. t Test

Basically, the t test showed the extent of the influence of an independent variable partially in explaining the variations in the dependent variable. The complete results of data processing using SPSS program are in the appendix and further summarized as follows:

Table 4.2: Results of t test analysis

Coefficients[a]		T	Sig
Model		**T**	**Sig**
1	(Constant)	2,961	,004
	Total Products Services	3,189	,002
	Total Price	5,259	,000
	Total Place	3,634	,000
	Total Promotions	2,977	,004
	Total People	2,425	,017
	Total Physical Evidence	6,674	,000
	Total Process	3,805	,000

Sources: Processed primary data, 2019.

Coefficient results by testing the hypothesis and then compared with the T table is n = number of samples of 100 with α = 0.05, thus the T table was at 1.9860. From the results it can be found out which variables that have influence on customer satisfaction which are summarized as follows:

H1: The calculation result of hypothesis test of service product on customer satisfaction shows that calculated T of X1 is 3.189 which is greater than T-table of 1.9860 with a significance of 0,002 less than the significance level of 0.05. Meaning that it can be deduced that Ha is accepted and Ho is rejected, therefore this indicates that the variable of service product has a positive and significant influence on customer satisfaction.

H2: The calculation result of hypothesis test of price on customer satisfaction shows that calculated T of X2 is 5.259 which is greater than T-table of 1.9860 with a significance of 0,000 less than the significance level of 0.05. Therefore, it can be deduced that Ha is accepted and Ho is rejected, therefore this indicates that the variable of price has a positive and significant influence on customer satisfaction.

H3: The calculation result of hypothesis test of place on customer satisfaction shows that calculated T of X3 is 3.634 which is greater than - table of 1.9860 with a significance of 0,000 less than the significance level of 0.05. Therefore, it can be deduced that Ha is accepted and Ho is rejected, therefore this indicates that the variable of place has a positive and significant influence on customer satisfaction.

H4: The calculation result of hypothesis test of promotion on customer satisfaction shows that calculated T of X4 is 2.977 which is greater than T-table of 1.9860 with a significance of 0,004 less than the significance level of 0.05. Therefore, it can be deduced that Ha is accepted and Ho is rejected, therefore this indicates that the variable of promotion has a positive and significant influence on customer satisfaction.

H5: The calculation result of hypothesis test of people on customer satisfaction shows that calculated T of X5 is 2.425 which is greater than - table of 1.9860 with a significance of 0,017 less than the significance level of 0.05. Therefore, it can be deduced that Ha is accepted and Ho is rejected, therefore this indicates that the variable of people has a positive and significant influence on customer satisfaction.

H6: The calculation result of hypothesis test of physical evidence on customer satisfaction shows that calculated T of X6 is 6.674 which is greater than T-table of 1.9860

with a significance of 0,000 less than the significance level of 0.05. Therefore, it can be deduced that Ha is accepted and Ho is rejected, therefore this indicates that the variable of physical evidence has a positive and significant influence on customer satisfaction.

H7: The calculation result of hypothesis test of process on customer satisfaction shows that calculated T of X7 is 3.805 which is greater than T-table of 1.9860 with a significance of 0,000 less than the significance level of 0.05. Therefore, it can be deduced that Ha is accepted and Ho is rejected, therefore this indicates that the variable of process has a positive and significant influence on customer satisfaction.

4.2.2. F Test

F test is used to find out whether all variables, service product, price, place, promotion, people, physical evidence and process have simultaneous effect on customer satisfaction. F test results can be seen in the following table:

Table 4.3: Results of F test analysis

ANOVA [a]

Model		Sum of Squares	df	Mean Square	F	Sig
1	Regression	651,231	7	93,033	25,662	,000[b]
	Residual	333,529	92	3,625		
	Total	984,760	99			

Source: Processed Primary Data, 2019.

Based on table 4.3 for F-test calculation results, it can be seen that the calculated F value of 25.662 and F-table with df 1 = numerator degree of 7 and df 2 = denominator degree of with the level of 5% thus F-table of 2.1107 is obtained; means that calculated F value is > F-table. The result of ϱ = 0.000 <0.05 means that Ho is rejected and Ha accepted. From the F test results it can be deduced that the independent variables together or simultaneously influence the dependent variable significantly. Based on the analysis it can be concluded that the variables of service product, price, place, promotion, people, and physical evidence, as well as process have positive and significant influence simultaneously on customer satisfaction. Therefore, it can be deduced that for **H8**, Ha is accepted and Ho is rejected. Hence this indicates that the variable of service product, price, place, promotion, people, physical evidence and process simultaneously have positive and significant influence on customer satisfaction.

4.2.3 Analysis of Determination Coefficient (R^2)

The coefficient of determination is used to determine the number of the percentage of relationship of independent variables on the dependent variable. The percentage of the effect of all of the independent variables on the dependent variable value can be seen from the magnitude of the coefficient of determination (R^2) of regression equation. The coefficient of determination using SPSS calculation can be seen as follows:

Table 4.4: Results of Analysis of Determination Coefficient (R^2)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,813[a]	,661	,636	1,904	1,948

Sources: Processed primary data, 2019.

In table 4.4, the coefficient of determination (R^2) shows the number *Adjusted R Square* with a value of 0.636. This implies that 63.6% of the variance of customer satisfaction variable can be explained by the service product price, place, promotion, people, and physical evidence, as well as the process, while the remaining 36.4% is explained by other variables outside the research regression model.

5. Conclusions and Recommendations

Based on the eight research hypotheses, all independent variables i.e. the service product, price, place, promotion, people, physical evidence and process, partially, have positive and significant influence; it can be seen from the value of t that greater than t table and have a sig that is smaller than the significance level of 0.05. In addition, the service product, price, place, promotion, people, physical evidence and process also have positive and significant influence simultaneously. This is evident from the calculated F value that is greater than the value of F table and has a sig value that is smaller than the significance level of 0.05. *Adjusted R Square* value of 0.636. This implies that 63.6% of the variance of customer satisfaction variable can be explained by the service product, price, place, promotion, people, and physical evidence, as well as the process, while the remaining 36.4% is explained by other variables outside the research regression model.

Based on these results, some suggestions for PT. Bank Kalsel of Sharia Branch Banjarmasin may include to always evaluate and improve all elements of fulfilling the needs and customer satisfaction related with the service product, price, place, promotion, people, and physical evidence, as well as the process that have been implemented in operations, given that these variables contribute positive and significant influence on customer satisfaction. Nowadays customers are always demanding and looking for savings products with all the ease and accessibility of excellence in everyday life with a high-quality service. As for the development of theory and research on customer satisfaction, further research involving a comparison of strategies of *marketing mix* conducted by sharia and conventional banks may benefit related parties. Moreover, other variables as independent variables that could influence customer satisfaction, such as service quality of employee, customer perception or company image owned by the bank can be added.

5.1 Limitations of Research

The limitations found in this study include:

1. The score *Adjusted R Square* obtained in this study is only 63.6%, which means that there is 36.4% of other variables that have not been included in the research model.
2. The data collection technique of the research only used questionnaires that sometimes may not show the real state of the respondents.

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