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AND THE 4<sup>th</sup> INTERNATIONAL CONFERENCE  
ON BUSINESS AND BANKING INNOVATIONS**

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# The 4<sup>th</sup> ICOBBI

*The Strategy of Digital in Business  
for Gaining Competitive Advantages after Pandemic*



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## FOREWORD

Alhamdulillah, praise be to Allah Subhanahu Wa Ta'ala for granting us the opportunity to organize and publish the proceedings of the 4<sup>th</sup> International Conference on Business and Banking Innovations (ICOBBI) with the topic "The Strategy of Digitalization in Business for Gaining Competitive Advantages after Pandemic". This proceeding contains several researches articles from many fields in Business & Marketing, Banking & Sharia Banking, Accounting & Financial Management, Human Resources Management, Operations Management, Investasi, Insurance & Capital Market, Strategic Management, Technology Management, and Information System.

The 4<sup>th</sup> International Conference on Business and Banking Innovations was held on 29<sup>th</sup> January 2022 by virtual (online) zoom meeting and organized by the Master Management Study Program of Universitas Hayam Wuruk Perbanas in Collaboration with five Higher Education Institutions in Indonesia and three Universities from Asia countries. Keynote speakers in this conference were: Chonlatis Darawong, P.hD (Sripatum University, Thailand), Associate Prof. Dr. Elisha Nasrudin (University of Science, Malaysia), Dr. Sanju Kumar Singh (Postdoctoral Fellowship in Universitas Airlangga, Tribhuvan University Nepal) and Prof. Dr. Abdul Mongid, MA., P.hD (Universitas Hayam Wuruk Perbanas, Indonesia).

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Hopefully, the proceeding will become a reference for academics and practitioners, especially the business and banking industry to get benefit from the various results of the research field of Business and Banking associated with Information Technology. Proceedings also can be accessed online on the website <http://eprints.perbanas.ac.id/>

Chair of the Master Management Study Program  
Universitas Hayam Wuruk Perbanas

**Prof. Dr. Tatik Suryani, M.M.**



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# **The Influence of the Britama Savings Marketing Strategy on Customer Satisfaction at *PT. Bank Rakyat Indonesia (Persero), Tbk. Batua Raya Makassar Unit***

## **Pengaruh Strategi Pemasaran Tabungan Britama Terhadap Kepuasan Nasabah pada *PT. Bank Rakyat Indonesia (Persero), Tbk. Unit Batua Raya Makassar***

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### **ABSTRACT**

This study aims to determine and analyze the effect of Product, Price, Place, Promotion, People, Physical Evidence and Process.

The results showed that: product (X1) had a positive and insignificant effect on customer satisfaction, price (X2) had a negative and insignificant effect on customer satisfaction, place (X3) had a positive and insignificant effect on customer satisfaction, promotion (X4) had a positive effect and significant to customer satisfaction, people (X5) have a positive and significant effect on customer satisfaction, physical evidence (X6) has a negative and insignificant effect on customer satisfaction, and process (X7) has a positive and significant effect on customer satisfaction. However, the Ftest test shows that product, price, place, promotion, people, physical evidence, and process have a positive and significant effect together of 55.932 at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua raya unit makassar.

*Keywords: "Product", "Price", "Place", "Promotion", "People", "Physical Evidence", "Process" and "Customer Satisfaction"*

## **I. INTRODUCTION**

The growth of the banking world today is growing in Indonesia. This is indicated by the large number of private banks, both conventional banks and Islamic banks, both of which are interrelated to win the hearts of customers. The use of banks nowadays has become a mandatory behavior for society in general, especially people in urban areas. This behavior is also supported by technological advances where the function of the bank is not only to save money, but can also be used to transfer money and borrow funds

The importance of marketing is carried out in an order to meet the needs and desires of the community for a product or service so as to achieve satisfaction. Satisfaction is obtained if the products bought by consumers or customers are met, while the company can benefit from selling the products it produces. Therefore, manufacturers in marketing their products or services need a tool, one of which is a marketing strategy (Rosdiana, 2011).

Customer satisfaction in the service sector is an important and decisive element in developing a company so that it can still exist in the face of

competition. Likewise with the banking business, which is a business based on the principle of trust, so financial institutions must be able to create products that are truly of high quality and able to compete with other companies. Therefore, banks need to find marketing strategies that are effective and sustainable for the long term. Marketing must be managed professionally, so that customer needs and desires can be fulfilled and satisfied.

Under conditions of intense competition, PT. Bank Rakyat Indonesia must try to anticipate changes that occur, both changes in the needs and interests of customers, as well as changes in the environment. PT. Bank Rakyat Indonesia must always monitor and maintain the things that become the needs, interests and desires of customers. This is one of the factors that determine customer satisfaction which will ultimately increase customer loyalty to PT. Bank Rakyat Indonesia.

### **Objectives**

Based on the background described above, the formulation of the problem taken in this study are: how does the influence of customer satisfaction with the service marketing mix approach consisting of products, prices, promotions, places, people, processes, and physical evidence especially at PT. Bank Rakyat Indonesia (Persero), Tbk. Batu Raya Makassar Unit

## **2. LITERATURE REVIEW**

### **2.1. Marketing Strategy**

#### **2.1.1 Definition of Marketing Strategy**

Kotler in Sunyoto (2012: 18) argues that: "Marketing is a social and managerial process in which individuals and groups obtain what they need and want through creating, offering and exchanging products of value with others". According to Farida (2012: 3), marketing strategy in general has a very important role to face a dynamic environment and ultimately gain certain advantages. The applied marketing strategy must be reviewed and developed in accordance with market developments and the market environment. Thus the marketing strategy must get a clear and directed picture of what the company will do in using every opportunity or opportunity in several target markets.

#### **2.1.2. Marketing Concept**

According to Kasmir (2004:172-173) in marketing activities there are several concepts where each concept has a different purpose. There are

currently 5 concepts in marketing where each concept competes with each other. Each concept is used as a marketing basis by each company to carry out its marketing activities. The marketing concepts include:

1. The concept of production, namely the concept that determines the production volume as wide as possible at the lowest possible price.
2. The product concept, is a concept that emphasizes the best quality, appearance and characteristics.
3. Sales concept, in this concept marketing activities are emphasized more aggressively through vigorous promotional efforts.
4. The marketing concept, determines the needs, wants and interests of the target market and provides the desired satisfaction more effectively and efficiently than competitors do.
5. The concept of social marketing, this concept emphasizes determining the needs, wants, and interests of the market and providing satisfaction, thereby providing the welfare of customers and the community.

For the world of banking, the most appropriate concept to be applied is the marketing concept that is social or at least uses the marketing concept. In this marketing concept, it is understood that consumers are everything. The needs, desires and satisfaction of customers really must be considered. The goal is for customers to remain loyal to using products or services produced by the bank.

#### **2.1.3. Marketing Strategy Function**

- 1) As an organization's response to respond and adapt to environmental relationships throughout the business cycle
- 2) In an effort to differentiate itself from competitors by using corporate strengths to better meet customer needs in a given environment.
- 3) As the key to success in facing changes in the business environment, providing unity of direction for all internal partners of the company. A clear marketing strategy will provide directions for combining market segmentation variables, target market identification, positioning, marketing mix elements, and marketing mix costs.
- 4) As a guide in allocating organizational resources and efforts

#### **2.1.4. Marketing Mix**

The marketing mix is a combination of variables or activities that are the core of the marketing system, which variables can be controlled by the company to influence the reactions of buyers or consumers. So the marketing mix consists of a set of variables that can be controlled and used by the company to influence consumer responses in its target market. These variables or activities need to be combined and coordinated by the company as effectively as possible in carrying out its marketing tasks or activities. Thus, the company not only has the best combination of activities, but can coordinate the various marketing mix variables to carry out marketing programs effectively. (Tjiptono, 2005:30).

Boom and Bitner in Kasmir (2008: 120) add that in ordinary business, the marketing mix in addition to the 4Ps as stated by Kotler. There are additional 3Ps, namely people (participants), process (process), and physical evidence (physical evidence). From this explanation, it can be concluded that the overall use of the marketing mix concept for service products is combined into 7Ps, namely Product, Price, Place, Promotion, People, Process, and Physical Evidence.

#### 2.1.4.1. Product

Service products are products that can provide benefits, meet consumer needs, and can satisfy consumers. In fact, customers do not buy goods or services, but buy the benefits of something offered. The definition offered shows a number of benefits obtained by consumers, both goods or services or the combination. As for product indicators, namely having advantages, characteristics, and attractiveness.

#### 2.1.4.2. Price

Pricing is an important thing. Companies will do this with great care because pricing will affect total revenue and costs. Price is the main determining factor in positioning and must be centered in accordance with the target market, product mix, and service as well as competition. The price indicator is the rate level interest, administration fee and price quote.

#### 2.1.4.3. place

Consists of a set of institutions that carry out all activities (functions) used to distribute products and the status of their owners from producers to consumers (Kotler, 2000: 96). From this definition it can be interpreted that the place of an item is the entire activity or function to move the product along with the owner's rights from the producer to the final

consumer. The indicators of place are strategic location, having a comfortable building and room.

#### 2.1.4.4. Promotion (promotion)

Promotion is the activity of communicating information from the seller to consumers or other parties in the sales channel to influence consumer attitudes and behavior. Promotional media that can be used include advertising, sales promotion, publicity and public relations, and direct marketing. The promotion indicators are attractive promotions, promotions from bank employees, and promotions by providing sweepstakes.

#### 2.1.4.5. People

People are the main asset in the service industry, which are employees with performance. Consumer needs for high-performing employees will cause consumers to be satisfied and loyal. The ability of good knowledge (knowledge) will be a basic competence in the company's internal and good image outside. Another important factor in people (participants) is the attitude and motivation of employees in the service industry. Moment of Truth will occur when there is contact between employees and consumers. The people indicators are communicative in serving customers, thorough and accurate in serving customers and employees who dress neatly and politely.

#### 2.1.4.6. Physical Evidence

Physical Evidence is part of physical evidence, the characteristics of which are a value-added requirement for consumers in service companies that have character. Attention to interiors, building equipment, including lighting systems, and spacious layouts is an important concern and can affect the mood of visitors. The physical evidence indicators are attractive and neat interior arrangement, comfortable waiting room and comfortable facilities.

#### 2.1.4.7. Process

Process, service quality is very dependent on the process of delivering services to consumers. Given that the driving force of service companies is the employees themselves, to ensure service quality, all company operations must be carried out in accordance with standardized systems and procedures by employees who are competent, committed, and loyal to the company where they work. The process indicators are the speed and accuracy of service, easy transaction processes and terms and service opening hours on time.



## 2.2. Customer Satisfaction

### 2.2.1. Understanding Customer Satisfaction

According to Kotler and Keller (2012:70) in general, satisfaction is a person's feeling of pleasure or disappointment that arises after comparing the performance (outcome) of the product that is thought to the expected performance.

According to Daryanto (2014: 90) customer satisfaction is a condition that is achieved when the product meets the needs or expectations of consumers and is free from deficiencies. Customer satisfaction is also the level of satisfaction of a person who has compared the performance of the product he feels with his expectations. Another definition of satisfaction is a person's feeling of pleasure or disappointment that comes from comparing his impression of the performance or product results and his expectations.

A consumer will make an assessment of a product or service offered by the company and then he makes a decision to buy which is also based on the consumer's expectations of the performance of the product or service. If the product's performance does not meet consumer expectations, so consumers will feel dissatisfied, but if the performance of the product exceeds consumer expectations, consumers are very satisfied or excited. Customer satisfaction highly dependent on their perceptions and expectations of the product and perceived quality by producers or service owners

#### 2.2.1.1. Factors Affecting Customer Satisfaction

According to Ratnasari and Aksa (2011:117) to determine the level of customer satisfaction there are five factors that must be considered by the company as follows:

1. Product quality, customers will be satisfied if the results of their evaluation show that they are using quality.
2. Quality of service, in the service industry it is absolute that customers will feel satisfied if they get good service or in accordance with what customers expect.
3. Emotional, customers will feel proud and gain confidence that other people will be amazed by him when using a product with a certain brand, thus making him experience a higher level of satisfaction. The satisfaction obtained is not due to the quality of the product, but from the social value that makes customers satisfied with a particular brand.

4. Price, a product that has the same quality as other products, but is set at a lower price for a higher value to its customers.
5. Cost, customers do not need to incur additional costs or do not need to waste time to get a product or service (the sacrifice is getting smaller), tend to be satisfied with this product or service.

#### 2.2.1.2. Customer Satisfaction Indicator

Customer satisfaction is a consequence of comparisons made by customers which compares the level of perceived benefits to the benefits expected by customers.

The indicators of customer satisfaction (Irawan, 2008) :

1. Feeling satisfied (in the sense of being satisfied with the product and service)
2. That is the expression of feeling satisfied or dissatisfied from customers when receiving good service and quality products from the company.
3. Always buy products
4. That is, customers will continue to use and continue to buy a product if their expectations are achieved.
5. Will recommend to others, namely customers who are satisfied after using a product or service will tell it to others and are able to create new customers again for a company.
6. The fulfillment of customer expectations after buying a product is whether or not the quality of a product or service after purchasing a product is in accordance with the expectations that the customer wants.
7. Loyal customers
8. loyal customers and only occupy one company as a partner in conducting financial transactions.

## 2.3. Previous Research

Research on marketing strategies on customer satisfaction conducted by previous researchers, among others:

- a. Saputri B (2018), Marketing strategy on customer satisfaction of PT. Bank Rakyat Indonesia (Persero), Tbk. Great Rock Unit. The implication of this research is because only place, promotion and employee variables affect customer satisfaction at PT. Bank Rakyat Indonesia (Persero), Tbk. Great Rock Unit. This needs to be considered but not forgetting the variables that do not have a significant effect on customer satisfaction at PT. Bank Rakyat Indonesia (Persero), Tbk. Great Rock Unit. For PT.

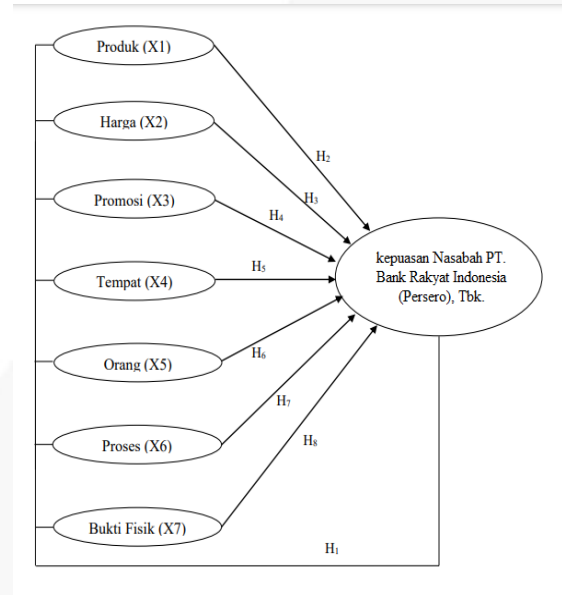
Bank Rakyat Indonesia (Persero), Tbk. Batua Raya Unit should be more innovative, in this case the development of product attributes and can maintain and increase sales in the existing competition, marketing must be able to keep up with market changes.

b. Kholifah (2015), The effect of marketing mix strategy on customer satisfaction at BMT Amal Mulia Suruh, Semarang Regency. The results showed that the quality of service consisted of Product (X1), price (X2), Place (X3), Promotion (X4), People (X5), Physical Evidence (X6), and Process (X7), together have a positive influence. However, based on the partial test (t), there are variables that have a significant influence on customer satisfaction, namely with a significant level for product of 0.001, promotion of 0.014, process of 0.015, and some variables do not have a significant influence, namely with a significant level of price variable of 0.485, place is 0.244, people is 0.782, and physical evidence is 0.504. Because only product, promotion, and process variables affect customer satisfaction of BMT Amal Mulia, this is considered again but does not forget other variables that are not significant to customer satisfaction of BMT Amal Mulia.

c. Roisah, Iskandar (2013). Based on the findings, the results of the study indicate that the marketing strategy variable affects customer satisfaction.

**2.4. Theoretical framework**

Based on the theoretical studies and previous studies that have been described above, in this study the variables to be studied are the marketing mix factors which include product variables, price, promotion, place, people (people), process (process), and physical evidence each have an influence on customer satisfaction. Based on the description and explanation above, the theoretical framework in this study is simply as shown in Figure 1 below:



Source: Developed from several previous studies from Saputri B (2018), Kholifah (2015), Roisah, Iskandar (2013).

**3. METHODOLOGY OF THE STUDY**

**3.1. Population and Sample**

The type of research used in this research is quantitative research. With a sample of 96 respondents using purposive sampling technique. The analytical tool used is multiple linear regression analysis

In this study, the population used were all BRI BRITAMA savings customers at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua Raya Unit has 2,425 customers. Then for the sample in this study using purposive sampling to determine the research sample with several considerations aimed at making the data obtained later can be more representative, as well as calculations the sample uses the slovin formula so that a sample of 96 customers (respondents) is obtained.

**3.2. Data Collection Procedures and Types**

The targeted respondents in this study were all BritAma and bank customers who are active in making transactions, consisting of users of the BritAma. Savings product at PT Bank Rakyat Indonesia (Persero), Tbk Batua Raya Makassar Unit which easily found (accessed), and meet the criteria that have been previously determined by researcher. Then the respondent was asked to help fill out the research questionnaire that has been made by researchers related to the satisfaction of saving BritAma. The type of data in this study is quantitative data in which the data obtained from the

company is in the form of certain definite numbers or quantities and primary data obtained from respondents' answers. BritAma savings customers of PT Bank Rakyat Indonesia (Persero), Tbk, Batua Raya Makassar Unit about the satisfaction of saving BritAma.

## 4. DISUCUSSION AND STUDY RESULT

### 4.1. Validity and Reliability Test

Validity test is used to measure the validity or validity of a questionnaire, (Ghozali, 2009:49). The results of this study indicate that all indicators in each the variable has a value of  $r_{count} > r_{table}$  and a significance value  $< 0.05$  (0.000). So that it can concluded that each indicator used in this study is stated valid. Reliability test is used to measure a questionnaire which is an indicator of construct variable, (Ghozali, 2009:46). The results of this study indicate that each variable or construct has a Cronbach Alpha value  $> 0.60$ . So that it can concluded that in this study each variable or construct (measuring instrument) is reliable

### 4.2. Classic assumption test

The normality test aims to test whether in the regression model, the confounding variable or residuals have a normal distribution, (Ghozali, 2009:147). The results of this study shows that the Kolmogorov-Smirnov test produces a K-S value of 0.475 with the Asymptotic Significance value of 0.978 ( $> 0.05$ ). It can be concluded that in this study the regression model meets the assumption of normality.

The multicollinearity test aims to test whether the regression model is found to exist correlation between independent variables (independent), (Ghozali, 2009:95). The results of this study indicate that each independent variable in the regression model has a Tolerance value  $> 0.10$  and VIF  $< 10$ . So it can be concluded that in the regression model there is no correlation between the independent variables or there is no multicollinearity.

The heteroscedasticity test aims to test whether in a regression model there is an inequality of variance from the residuals of one observation to another observation, (Ghozali, 2009:125). From the results of the Glejser test that has been carried out, it shows that in this study the significance probability value of each variable in the regression model is greater than 0.05 (5%). Thus it can be said that the regression model in this study does not contain any heteroscedasticity.

### 4.3. Multiple Linear Regression Analysis

Regression analysis aims to measure the strength of the relationship between two or more variables, besides that regression analysis also shows the direction of the relationship between the dependent variable and the independent variable (Ghozali, 2009:86). The regression analysis method used in this research is multiple linear regression analysis. The results of the multiple linear regression analysis in this study are formulated as follows:

$$Y = 0,823 + 0,116 X1(\text{product}) - 0,101 X2(\text{price}) + 0,101 X3(\text{place}) + 0,584 X4(\text{promotion}) + 0,452 X5(\text{people}) - 0,106 X6(\text{physical evidence}) + 0,556 X7(\text{process})$$

### 4.4. Hypothesis Testing

#### 4.4.1. t Test Result (Partial)

t Test Result						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.823	1.192		.690	.492
	Product	.116	.102	.076	1.134	.260
	Price	-.101	.102	-.065	-.988	.326
	Place	.101	.138	.059	.729	.468
	Promotion	.584	.111	.392	5.276	.000
	People	.452	.130	.269	3.471	.001
	Physical evidence	-.106	.141	-.057	-.750	.455
	Process	.556	.120	.370	4.649	.000

Sumber : data processing results, 2021

- Based on the Coefficients table, it can be seen that: the effect of the product(X1) variable can be seen from the value of  $t = 1.134$  with a significance value of  $0.260 > 0.05$ , it can be concluded that the product variable (X1) has a positive and insignificant effect on customer satisfaction (Y), so that the form of hypothesis testing is H1 is rejected.
- The effect of Price variable, can be seen from the value of  $t = -0.988$  with a significance value of  $0.326 > 0.05$ , it can be concluded that the price variable (X2) has a negative and insignificant effect on customer satisfaction (Y), so the form of hypothesis testing is H2 is rejected.
- The influence of the Place variable, can be seen from the value of  $t = 0.729$  with a significance value of  $0.468 > 0.05$ , it can be concluded that the place variable (X3) has a positive and insignificant effect on customer satisfaction (Y), so that the form of hypothesis testing is H3 is rejected.
- The influence of the Promotion variable, can be seen from the value of  $t = 5.276$  with a significance value of  $0.000 < 0.05$ , it can be concluded that the promotion variable (X4) has a positive and significant effect on customer

- satisfaction (Y), so that the form of hypothesis testing is H4 accepted.
5. The influence of the People variable, can be seen from the value of  $t = 3.471$  with a significance value of  $0.001 < 0.05$ , it can be concluded that the people variable (X5) has a positive and significant effect on customer satisfaction (Y), so that the form of hypothesis testing is H5 is accepted.
  6. The influence of the Physical Evidence variable, can be seen from the value of  $t = -0.750$  with a significance value of  $0.455 > 0.05$ , it can be concluded that the physical evidence variable (X6) has a negative and insignificant effect on customer satisfaction (Y), so the form of hypothesis testing is H6 rejected.
  7. The influence of the Process variable, can be seen from the value of  $t = 4.649$  with a significance value of  $0.000 < 0.05$ , it can be concluded that the process variable (X7) has a positive and significant effect on customer satisfaction (Y), so that the form of hypothesis testing is H7 accepted.

#### 4.4.2. F test (simultaneous)

ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	595.184	7	85.026	55.932	.000 <sup>b</sup>
	Residual	133.775	88	1.520		
	Total	728.958	95			

<sup>a</sup> Predictors: (Constant), PROCESS, PROMOTION, PRODUCT, PRICE, PEOPLE, PHYSICAL EVIDENCE, PLACE  
<sup>b</sup> Dependent Variable: COSTUMER SATISFACTION

Sumber : Hasil Pengolahan Data, 2021

Based on the Anova table, it can be seen that the influence of product (X1), price (X2), place (X3), promotion (X4), people (X5), physical evidence (X6) and process (X7) variables can be seen from the value of  $F = 55.932$  with a significance of  $0.000$ , it can be concluded that the variable product (X1), price (X2), place (X3), promotion (X4), people (X5), physical evidence (X6) and process (X7) jointly influence and significant on Customer Satisfaction (Y), so the form of hypothesis testing is H8 accepted

## 5. CONCLUSION AND SUGGESTION

### 5.1. Conclusion

#### 5.1.1. The influence of the product on customer satisfaction at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua raya unit makassar.

Based on the hypothesis testing above, the product variable (X1) has a positive and insignificant effect on customer satisfaction (Y) at

PT. Bank Rakyat Indonesia (Persero), Tbk. Batua Raya Makassar Unit, this is done by conducting a t-test test with the results of data processing as in the table above, from the results of multiple linear regression analysis, it shows that the product variable regression coefficient is positive, meaning that the product is directly proportional to customer satisfaction.

The results of the t test are known that the value of tcount shows a product significance value of  $0.260$  and greater than  $0.05$ , meaning that the product has a positive and insignificant effect on customer satisfaction at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua raya unit makassar. So the first hypothesis (H1) which states that the product has a positive and significant effect on customer satisfaction is rejected.

This research supports the research conducted by Ria Saputri B (2018) with the research title "marketing strategy on customer satisfaction of PT. Bank Rakyat Indonesia (Persero), Tbk. Unit Batua Raya Makassar" the regression results show the product variable has a positive and insignificant effect on customer satisfaction so H1 is rejected.

#### 5.1.2. The effect of Price on customer satisfaction at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua raya unit makassar.

Based on the hypothesis testing above, the price variable (X2) has a negative and insignificant effect on customer satisfaction (Y) at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua Raya Makassar Unit, this is done by conducting a t-test test with the results of data processing as shown in table 4.16. from the results of multiple linear regression analysis shows the magnitude of the regression coefficient of the price variable is negative, meaning that the price is not in line or not in the direction of customer satisfaction.

The results of the t-test are known that the tcount value shows a price significance value of  $0.326$  and is greater than  $0.05$ , meaning that price has a negative and insignificant effect on customer satisfaction at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua raya unit makassar. So the second hypothesis (H2) which states that price has a positive and significant effect on customer satisfaction is rejected. Prices can affect customer satisfaction where prices play an important role in determining customer decisions to buy goods or services, when prices rise it will affect customer satisfaction decreases where customers will be less interested with the product.

This research supports the research conducted by Ria Saputri B (2018) with the research title

"marketing strategy on customer satisfaction of PT. Bank Rakyat Indonesia (Persero), Tbk. Unit Batua Raya Makassar" the regression results show that the price variable has a negative and insignificant effect on customer satisfaction so H2 is rejected

### 5.1.3. The influence of Place on customer satisfaction at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua raya unit makassar.

Based on the hypothesis testing above, the place variable (X3) has a positive and insignificant effect on customer satisfaction (Y) at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua Raya Makassar Unit, this is done by conducting a t-test test with the results of data processing as shown in table 4.16. from the results of multiple linear regression analysis shows the magnitude of the place variable regression coefficient is positive, meaning that place is directly proportional to customer satisfaction.

The results of the t-test are known that the tcount value shows a place significance value of 0.468 and greater than 0.05, meaning that place has a positive and insignificant effect on customer satisfaction at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua raya unit makassar. So the third hypothesis (H3) which states that place has a positive and significant effect on customer satisfaction is rejected. According to Lupiyoadi (2001:61) place in service is a combination of location and decisions on distribution channels, in this case related to how to deliver services to customers and where is a strategic location. If a strategic place and location can be reached, it will certainly have an effect on increasing customer satisfaction.

This study supports the research conducted by Nur Kholifah (2015) with the research title "the influence of the marketing mix on customer satisfaction BMT Amal Mulia Suruh Semarang Regency" the regression results show the place variable has a positive and insignificant effect on customer satisfaction so H3 is rejected.

### 5.1.4. Effect of Promotion on customer satisfaction at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua raya unit makassar.

Based on the hypothesis testing above, the promotion variable (X4) has a positive and significant effect on customer satisfaction (Y) at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua Raya Makassar Unit, this is done by conducting a t-test test with the results of data processing as shown in table 4.16. From the results of multiple linear regression analysis, it shows that the regression coefficient of the promotion variable is positive,

meaning that promotion is directly proportional to customer satisfaction.

The results of the t-test are known that the value of tcount shows a promotion significance value of 0.000 and less than 0.05, meaning that promotion has a positive and significant effect on customer satisfaction at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua raya unit makassar. So that the fourth hypothesis (H4) which states that promotion has a positive and significant effect on customer satisfaction is accepted. According to Kotler and Armstrong (2005) promotion is part of marketing activities and is known as an element of the marketing mix. Promotion is needed by the company because on the one hand it convinces customers of the products offered, while on the other hand it determines the success of the company.

This research supports the research conducted by Ria Saputri B (2018) with the research title "marketing strategy on customer satisfaction of PT. Bank Rakyat Indonesia (Persero), Tbk. Unit Batua Raya Makassar" the regression results show the promotion variable has a positive and significant effect on customer satisfaction so that H4 is accepted.

### 5.1.5 The influence of people on customer satisfaction at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua raya unit makassar.

Based on the hypothesis testing above, the people, variable (X5) has a positive and significant effect on customer satisfaction (Y) at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua Raya Makassar Unit, this is done by conducting a t-test test with the results of data processing as shown in table 4.16. From the results of multiple linear regression analysis, it shows that the regression coefficient of the people variable is positive, meaning that people are directly proportional to customer satisfaction.

The results of the t test are known that the value of tcount shows a significance value of 0.001 for people and less than 0.05, meaning that people have a positive and significant effect on customer satisfaction at PT. Bank Rakyat Indonesia (Persero), Tbk. Unit Batua Raya Makassar. So the fifth hypothesis (H5) which states that people have a positive and significant effect on customer satisfaction is accepted. According to Kotler and Armstrong (2005) people here refer to how the performance of employees in a company. Employees who have high performance, loyalty, ability to serve customers well as well as good attitude and motivation will increase customer satisfaction.

This research supports the research conducted by Ria Saputri B (2018) with the research title "marketing strategy on customer satisfaction of PT. Bank Rakyat Indonesia (Persero), Tbk. Unit Batua Raya Makassar" the regression results show the people variable has a positive and significant effect on customer satisfaction so that H5 is accepted.

#### 5.1.6 Effect of Physical Evidence on customer satisfaction at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua raya unit makassar.

Based on the hypothesis testing above, the physical evidence variable (X6) has a negative and insignificant effect on customer satisfaction (Y) at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua Raya Makassar Unit, this is done by conducting a t-test test with the results of data processing as shown in table 4.16. From the results of multiple linear regression analysis, it shows that the regression coefficient of the physical evidence variable is negative, meaning that the physical evidence is not in the same direction or not in line with customer satisfaction.

The results of the t-test are known that the value of tcount shows a physical evidence significance value of 0.455 and greater than 0.05, meaning that physical evidence has a negative and insignificant effect on customer satisfaction at PT. Bank Rakyat Indonesia (Persero), Tbk. Unit Batua Raya Makassar. So the sixth hypothesis (H6) which states that physical evidence has a positive and significant effect on customer satisfaction is rejected. Physical evidence will explain how the building arrangement of a company is. Companies that use unique interiors, attractive lightning systems, room designs that create a pleasant atmosphere so that they will attract customers and affect the mood of visitors/customers.

This study supports the research conducted by Yenni (2018) with the research title "the influence of service quality on customer quality at PT. PLN (Persero), South Makassar Customer Service Implementation Unit (UP3)" the regression results show that the Physical Evidence variable has a negative and insignificant effect. on customer satisfaction so that H6 is rejected.

#### 5.1.7. Effect of Process on customer satisfaction at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua raya unit makassar.

Based on the hypothesis testing above the process variable (X7) has a positive and significant effect on customer satisfaction (Y) at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua Raya

Makassar Unit, this is done by conducting a t-test test with the results of data processing as shown in table 4.16. From the results of multiple linear regression analysis, it shows that the regression coefficient of the process variable is positive, meaning that the process is directly proportional to customer satisfaction.

The results of the t test are known that the tcount value shows a process significance value of 0.000 and less than 0.05, meaning that the process has a positive and significant effect on customer satisfaction at PT. Bank Rakyat Indonesia (Persero), Tbk. Unit Batua Raya Makassar. So that the seventh hypothesis (H7) which states the process has a positive and significant effect on customer satisfaction is accepted. Customer satisfaction is strongly influenced by the quality of services that depend on the process of delivering services to consumers/customers. Given that the driving force of the company is the employees themselves. All company operations are carried out in accordance with standardized systems and procedures by competent, committed and loyal employees to the company which will increase customer satisfaction.

This study supports the research conducted by Dinar Ardhiyanti Putri (2018) with the research title "the influence of people (people), physical evidence (physical evidence, and processes) on customer satisfaction and customer loyalty at BPRS Suriyah KC Semarang" the regression results show the process variable positive and significant effect on customer satisfaction so that H7 is accepted.

#### 5.1.8. The effect of product, price, place, promotion, people, physical evidence, and process on customer satisfaction.

Based on the simultaneous test shows that the product, price, place, promotion, people, physical evidence, and process variables have a simultaneous effect on customer satisfaction at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua raya unit makassar. With Fcount is 55.932 sig 0.000 < 0.05, which means that all variables have a positive and significant effect simultaneously (simultaneously) on customer satisfaction.

These results are in accordance with and support the research conducted by Nur Kholifah (2015) with the research title "the influence of marketing mix strategy on customer satisfaction of BMT Amal Mulia Suruh Semarang Regency" which shows the results that all variables have a positive and significant effect on customer satisfaction.

From the results of the research and discussion above, the following conclusions can be drawn:

1. Based on the results of hypothesis testing the product has a positive and insignificant effect on customer satisfaction at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua raya unit makassar.
2. Based on the results of hypothesis testing, price has a negative and insignificant effect on customer satisfaction at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua raya unit makassar.
3. Based on the results of testing the place hypothesis, it has a positive and insignificant effect on customer satisfaction at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua raya unit makassar.
4. Based on the results of hypothesis testing, promotion has a positive and significant effect on customer satisfaction at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua raya unit makassar.
5. Based on the results of hypothesis testing people have a positive and significant impact on customer satisfaction at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua raya unit makassar.
6. Based on the results of the physical evidence hypothesis testing
7. negative and insignificant effect on customer satisfaction at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua raya unit makassar.
8. Based on the results of hypothesis testing, the process has a positive and significant effect on customer satisfaction at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua raya unit makassar.
9. Based on the results of the F test (simultaneous) it shows that the product, price, place, promotion, people, physical evidence, and process variables have a positive and significant effect on customer satisfaction at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua raya unit makassar.

## 5.2. Suggestion

1. For Companies  
To PT. Bank Rakyat Indonesia (Persero), Tbk. Batua Raya Makassar Unit is advised to maintain and optimize marketing strategies in order to increase customer satisfaction
2. For Further Researchers  
For further researchers to be able to conduct research by testing indicators and adding variables and years that affect customer satisfaction so that indicators that determine the level of customer satisfaction can be tracked.

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