

THE EFFECT OF MARKETING MIX, SELF-SERVICE TECHNOLOGY, AND DIGITAL BANKING ON CUSTOMER SATISFACTION AT INDONESIAN SHARIA BANK OF PEKALONGAN PEMUDA

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Article Info	Abstract
<p>Article History</p> <p>Received: 27 Januari 2022</p> <p>Accepted: 11 April 2022</p> <p>Published: 29 Juni 2022</p>	<p><i>Indonesian Sharia Bank has a growing number of customers every year. The increase in customers is not matched by the quality of service in the form of customer satisfaction. Customer satisfaction is still an obstacle to maximizing Islamic banks' profits. This study aims to examine the influence of marketing mix, self-service technology, and digital banking on customer satisfaction at Indonesian Sharia Bank of Pekalongan Pemuda Branch. The sample was 100 respondents from a population of 48,200. The sample used simple random sampling. The method used a questionnaire. Instrument testing, classical assumption analysis, multiple linear regression analysis, and hypothesis testing were used to analyze the data. The results of the analysis conducted on customer satisfaction at Indonesian Sharia Bank of Pekalongan Pemuda Branch, include the self-service technology effect where $t_{count} < t_{table}$ is $0.00 < 0.05$, so H_0 and H_a are accepted. Moreover, digital banking variables, have an effect where $t_{count} < t_{table}$ is $0.00 < 0.05$, then H_0 and H_a are accepted on customer satisfaction. However, the marketing mix has no effect where $t_{count} > t_{table}$ is $0.128 > 0.05$, so H_0 and H_a are rejected on customer satisfaction. The results show the 3 variables dependent with a significant value of $0.000 < 0.50$ on Customer Satisfaction.</i></p> <p>Keywords: Marketing Mix, Self-Service Technology, Digital Banking, Customer Satisfaction.</p>

INTRODUCTION

Sharia banks are financial institutions that operate according to sharia principles and have two types; Sharia Commercial Banks (BUS) and Sharia People's Financing Banks (BPRS) (Said &

Amiruddin, 2017). In the last 1 year, there are 196 consisting of 14 Commercial Banks (BUS), 20 Sharia Business Units (UUS), and 162 Sharia People's Financing Banks (BPRS) in Indonesia (www.bi.go.id). Indonesian Sharia Bank (BSI) is one of the new financial institutions for the community, which is a discourse to encourage the national economy (Thohari & Hakim, 2021). The strong impetus resulted in BSI's performance with the emergence of the Single System, which was operationalized in November 2021, marking the final stage and the beginning of a new civilization for Sharia banking in Indonesia. BSI was able to carve a performance in the third quarter of 2021 with a net profit of Rp. 2.26 trillion, which means an increase of 37.01%, and third party funds reached Rp. 219.29 trillion (www.bankbsi.co.id).

Customer satisfaction is a central concept in business and management discourse, which as a consequence is a dimension of market performance (Susilawaty & Nicola, 2020). Satisfaction, which is likened to speed and quality (Rachmatina & Sufriadi, 2020). In Indonesia, at least 15% of the market in 2023 will experience an increase in customers (Fernando et al., 2020). However, many customers still question the quality and professionalism of Islamic banking services. Satisfaction becomes real when products and services match (Alam & Al-Amri, 2020).

The process of converting analogue and physical items to digital is known as digitization. Digitalization is the way of the future (Tjendani, Widagdo, & Muthmainah, 2018). Banking digitalization is essentially the government's main goal to restore the digital economy transition in the banking sector (Sedighimanesh, Sedighmanesh, & Ashghaei, 2017). The definition of digital banking services is actions that can be carried out independently by utilizing electronic means (Firdaus, 2020). Customers benefit from digital banking services in a variety of ways, including information, registration, account opening, communication, account termination, and transactions (Fida, Ahmed, Al-Balushi, & Singh, 2020). The ease of obtaining everything through electronic means distinguishes digital banking. The Financial Services Authority in April 2020 recorded an increase of 320% to 480% in the use of transactions via digital (www.ojk.go.id). The increase in digital transactions is able to provide satisfaction to customers. Research by (Puspitadewi, 2019) Digital banking services have a positive effect on the effectiveness and productivity of employee work systems by using website information, accuracy, speed, and security in banking services. Research by (Politala, Moridu, Faculty of Economics and Bussiness, University of Muhammadiyah Luwuk Banggai Jl Ahmad Dahlan No, Banggai, & Tengah, 2020) studying on digital banking implementation reveals about a responsive to customer needs, which gives good things for satisfaction.

In banking digitalization, of course, prioritizing services that innovate in the online self-service system is a must. Utilization of information in digital services is one of the requirements

for structuring monetary administration by banks. The administrative service in question is self-service technology (Gummerus, Lipkin, Dube, & Heinonen, 2019). In using innovations offering various types of information to customers without any limitations in order to provide convenience, Self Service Technology is a remote self-service using a technology system that does not use customer service (Um, Kim, & Chung, 2020). Of course, in access that is not close, you have to give more trust, and this is an obstacle because customers are not too interested in SST services. Research by Ifitahul (2020) explains that SST indicators such as ATMs, Mobile Banking, and Internet Banking that have an influence on customer satisfaction are mobile banking because they are easily accessible and security is maintained. Research by Icasia (2021) show the findings that SST is influenced by variables primarily focused on innovation, with the goal of providing clarity to the public.

To develop effective marketing policies and satisfaction, the marketing mix is a collection of four interrelated and relevant components. The marketing mix in banking is related to how the goods produced by Bank Syariah Indonesia are very relevant in today's life and the conditions are easily accessible by all groups. Then, by installing a quality product that is not profit-oriented but becomes a problem, the price can be easily achieved (Husniati Sya & Tontowi Jauhari, 2018). Regarding the problem of the existence of Islamic banks in Indonesia, which is still quite limited, a stronger push is needed in this sector because the existence of Islamic banks must be spread evenly (Niharika, 2015). Research by (Abbas, 2015) explains that the marketing mix has a significant influence on customer satisfaction. Research by (Husniati Sya & Tontowi Jauhari, 2018) indicates that the marketing mix of product, price, and place has an effect on satisfaction, but the promotion has a negative effect.

In order to understand the importance of marketing mix, self-service technology, and digital banking, it is necessary to examine the development of Islamic banks, especially in providing satisfaction to customers. Through this study, researchers chose different locations and variables. Researchers chose the research location at Indonesia Sharia Bank of Pekalongan Pemuda Branch because it is considered to have the largest number of customers with total assets in the Pekalongan area. From the description presented, the researchers conduct a study to determine the effect of marketing mix, self-service technology, and digital banking on customer satisfaction at Indonesia Sharia Bank of Pekalongan Pemuda Branch. In this case, the researchers make marketing mix, self-service technology, and digital banking into independent variables, and customer satisfaction as the dependent variable.

LITERATURE REVIEW

Marketing Mix

The marketing mix is a collection of four interrelated and relevant components. Marketing Mix has a significant impact on the development of marketing management science as the primary principle of commercialization (Dominici, 2009). According to (Setiawan & Sugiharto, 2014) the search for target markets is called the "*market mix*". The marketing mix in banking refers to how the products of Indonesia Sharia Bank are very relevant in today's life and the conditions are easily accessible to all groups (Möller, 2006). Then, by installing a quality product that is not profit-oriented but becomes a problem, the price can be easily achieved (Husniati Sya & Tontowi Jauhari, 2018).

Self Service Technology

Self-Service Technology (SST) refers to technology interfaces allowing clients to deliver services without the direct involvement of service workers (Shim, Han, & Ha, 2021). Utilization of information in digital services is one of the conditions for structuring monetary administration by banks called SST. Self Service Technology is a remote self-service using a technology system that does not use customer service (Um et al., 2020). Of course, in access that is not close, you have to give more trust, and this is an obstacle because customers are not too interested in SST services.

Digital Banking

The process of converting analogue processes and physical items to digital is known as digitization. Digitalization is the way of the future (Tjendani et al., 2018). Banking digitalization is essentially the government's main goal to restore the digital economy transition in the banking sector (Sedighimanesh et al., 2017). The digital banking services are actions that can be carried out independently by utilizing electronic means (Firdaus, 2020). Customers benefit from digital banking services in a variety of ways, including information, registration, account opening, communication, account termination, and transactions (Nguyen, 2020). Through digital banking, all traditional banking operations and services are transformed into a digital environment. Regtech, data, blockchain, APIs, distribution channels, and technology are part of digital banking, which includes innovations in financial services for customers and commercial customers around mobile, digital, AI, and payment strategies, as well as regtech, data, blockchain, APIs, distribution channels, and technology (Constantinidesi, 2006). The ease of obtaining everything through electronic means distinguishes digital banking.

Customer Satisfaction

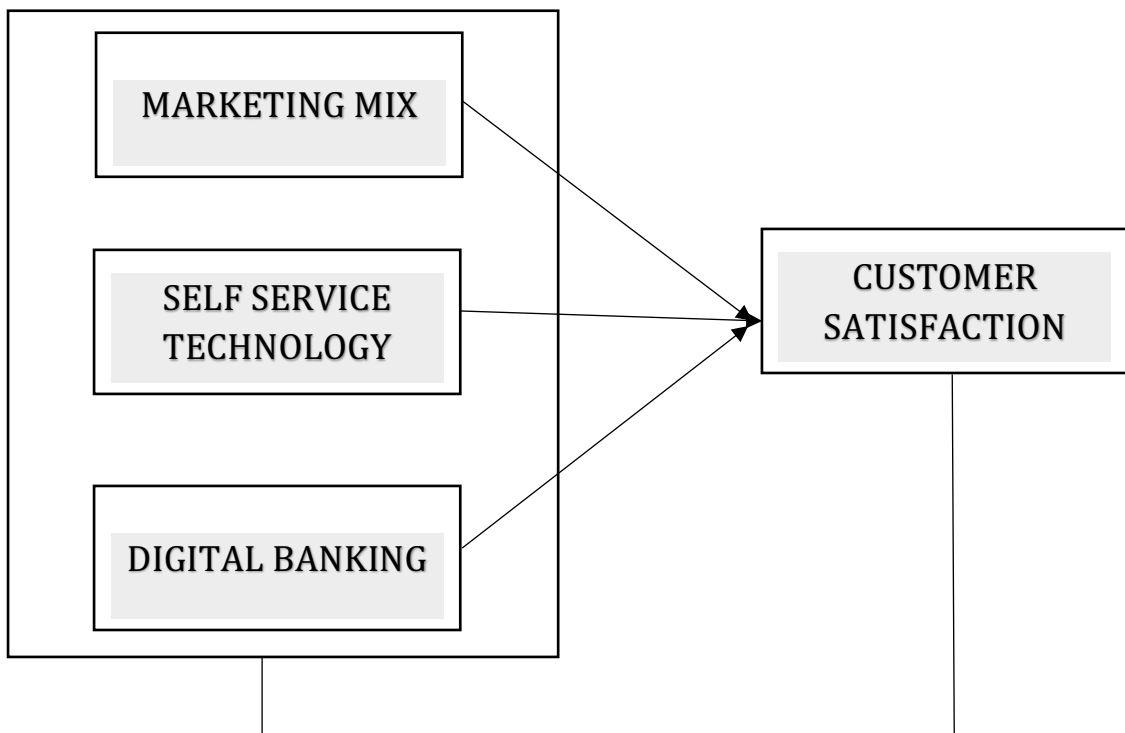
Customer satisfaction is a business and management concept (Susilawaty & Nicola, 2020). Customers have satisfaction if they are served quickly and with quality (Rachmatina & Sufriadi, 2020). Satisfied customers share their positive experiences with others and become a source of word-of-mouth advertising. Dissatisfied customers share negative words of mouth and may switch to other products or services on the other side (Aisyah, 2018). In Indonesia, at least 15% of the market in 2023 will experience an increase in customers (Fernando et al., 2020). However, many customers still question the quality and professionalism of Islamic banking services. Satisfaction develops when products and services match (Alam & Al-Amri, 2020).

METHOD

Types of Research

This study was a field research. The data acquisition used observation, recording, and data collection a causal relationship between the independent variables of marketing mix, self-service technology, and digital banking and the dependent variable of customer satisfaction. This research was quantitative research based on the data approach used in the research analysis. The research was conducted at the Branch Office of Indonesia Sharia Bank of Pekalongan at Pemuda Street Number 52, Pekalongan City. The research framework is as follows.

Picture 1. Research Framework



Population and Sample

a. Population

Populations can be in the form of individuals, animals, plants, agencies, scripts, events, and concepts as research objects (V.W. Sujarweni, 2018). The population in this study was 48,200 customers of Sharia Banks (BSI) of Pekalongan Pemuda branch (Erni Yusnita, 2022).

b. Sample

The sample is part of a group of members included in the population used for a study (V.W. Sujarweni, 2018). From the existing population, the sample can be taken with the Slovin.

$$n = \frac{N}{1 + Np^2}$$

Description:

n = Number of samples

N = Population

p = Percentage of error allowance (10% or 0.1)

S. Notoatmodjo, (2010) states that in determining the sample size, it can be determined by proportion estimation in order to determine how far the deviation from the sample estimate is from the actual proportion in the population. The determination of the number on the level of error tolerance will affect the number of samples. The smaller the number on the level of error tolerance, the greater the number of samples in the study. The error tolerance level is 1% (0.01), 5% (0.05) and 10% (0.1). The total population is 5,199 people with an error rate of 10%, the number of samples used.

$$n = \frac{N}{1 + Np^2}$$

$$n = \frac{48.200}{1 + 48.200(0,1)^2}$$

$$n = \frac{48.200}{1 + 482}$$

$$n = \frac{48.200}{483}$$

$$n = 99,79$$

Based on the results of calculations using the Slovin formula, the number of samples was 99.79, so the researchers rounded up to 100 samples (Adi Hermawan & H. Yusran, 2017). The sampling method used non-probability sampling. It is a sampling technique that does not provide

equal opportunities for each member of the population selected to be a sample. The type of method is accidental sampling, which is a technique that relies on the presence of the subject to be sampled (M. Anshori & S. Iswati, 2017).

The Method of Collecting Data

In this study, only primary data was used. Primary data are the results of individuals' filling out questionnaires or interview results obtained from the first source (Raihan, 2019). In this study, using questionnaires was to survey respondents in data collection. Questionnaires are an efficient way of collecting data by compiling written questions that are meant to be answered by respondents (Soewandi, 2012). This questionnaire was used to obtain field data and solve problems in this study as well as to test predetermined hypotheses. The questionnaire in this study was measured by a Likert scale. The Likert scale relates to a person's behavior towards a question that shows the level of agreement or disagreement. For example, strongly agree, agree, neutral, disagree, strongly disagree (V.W. Sujarweni, 2018)

Analysis Method

The method in this research was quantitative. Data analysis used instrument test, classical assumption test, multiple linear regression analysis and hypothesis testing with the help of SPSS 24 software with four stages. The first stage was testing the quality of the data. The second stage was to test the deviation of the classical assumptions. The third stage was to perform regression analysis, and the fourth stage was to do hypothesis test.

RESULTS & DISCUSSION

Coefficient of Determination Test (R²)

Table 1. Coefficient of Determination Test (R²)

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.792 ^a	.627	.615	2.08709	1.506

a. Predictors: (Constant), DIGITAL BANKING, MARKETING MIX, SST

b. Dependent Variable: CUSTOMER SATISFACTION

Source: Processed primary data in 2022

The results show that the variable marketing mix, self service technology, and digital banking on customer satisfaction of 0.792 has a strong relationship with the dependent variable. 0.627 or 6.27% to customer satisfaction additional variables and 93.8% to customer satisfaction other variables not discussed.

F Test**Table 2. F Test****ANOVA**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	701.669	3	233.890	53.694	.000 ^b
	Residual	418.171	96	4.356		
	Total	1119.840	99			

a. Dependent Variable: CUSTOMER SATISFACTION

b. Predictors: (Constant), DIGITAL BANKING, MARKETING MIX, SST

Source: Processed primary data in 2022

The results show the variables x1, x2, and x3 with a significant value of $0.000 < 0.50$ on customer satisfaction.

Multiple Linear Regression Test**Table 3. Multiple Linear Regression Test**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	12.939	2.641		4.899	.000
	MARKETING MIX	-.093	.061	-.099	-1.534	.128
	SST	1.065	.088	.981	12.038	.000
	DIGITAL BANKING	-.650	.145	-.357	-4.482	.000

a. Dependent Variable: CUSTOMER SATISFACTION

Source: Processed primary data in 2022

The results show the formula for this study; $Y = 12.938 - 0.093X_1 + 1.065X_2 - 0.065X_3$. An increase in the constant value of 12.939 customer satisfaction values of 1 unit. A decrease in the value of the marketing mix by 0.093 will reduce the value of customer satisfaction. Increasing the value of self-service technology by 1.065 will increase the value of customer satisfaction. A decrease in the value of digital banking by 0.065 will reduce the value of customer satisfaction.

T Test

The results show that the marketing mix (X1) variable does not have a significant effect where $t_{count} > t_{table}$ is $0.128 > 0.05$, so H_0 and H_a are rejected. The self-service technology (X2) variable has a significant effect where $t_{count} < t_{table}$ is $0.00 < 0.05$, so H_0 and H_a are accepted. The digital banking variable (X3) has a significant effect where $t_{count} < t_{table}$ is $0.00 < 0.05$, then H_0 and H_a are accepted.

DISCUSSION

The discussion of this study revealing the relationship between customer satisfaction and marketing mix, self-service technology, and digital banking cannot be said to have a strong influence due to the fact that the marketing carried out by Islamic banks has not been evenly

distributed. Comparison of the Effect of Marketing Mix, Self Service Technology, and Digital Banking on Customer Satisfaction at Indonesia Sharia Bank of Pekalongan Pemuda Branch has been calculated systematically. The customer satisfaction at Indonesia Sharia Bank of Pekalongan Pemuda Branch is influenced by self-service technology and digital banking.

The results of the hypothesis test in this study contradict the research of (Akbar, Zain, & Nuraini, 2019), which explains that the marketing mix has an effect on customer satisfaction of Islamic banks in Pekanbaru except for the price indicator, because it shows significant results. This research is also described in (Sari, Marginingsih, & Fabiola, 2019) research, which states that the marketing mix has an effect on customer satisfaction at BNI of Bekasi branch office. If we judge from the results of this research hypothesis with the comparison of previous research hypotheses that the marketing mix is a contradiction to the existing theory, then the marketing mix concept, especially the price indicator, becomes a record for evaluation in providing services to customers.

Then in the self-service technology hypothesis test, they agree with (Mahrun, 2020) research that self-service technology has an influence of 53%, which means it is positive on customer satisfaction. This research is clarified by research by (Setiawan A. D., 2022) that shows self-service technology has an influence on customer satisfaction at Bank BCA KCP Kupang Jaya. Likewise, the results of the digital banking hypothesis test agree with research by (Jannah, Mappatompo, & Haanurat, 2019) that the quality of services in the form of digital banking must continue to show good performance in order to produce customer satisfaction. Then it was clarified by (Susanti, 2019) that digital banking innovation will affect the banking performance system in the form of customer satisfaction.

CONCLUSION

Based on the results of the study, the conclusions drawn include that (1) marketing mix has no effect on customer satisfaction at Indonesia Sharia Banks; (2) self-service technology has an effect on customer satisfaction at Indonesia Sharia Banks; and (3) digital banking has an effect on customer satisfaction at Indonesia Sharia Banks. Based on the results of the research, several suggestions are given; to improve customer satisfaction at Indonesia Sharia Banks, it is necessary to have renewable innovations in the development of the marketing mix and respond to the times, especially in digital services.

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