



The Impact of Service Marketing Mix and Customer Satisfaction on Savings Decisions at Bank Sinarmas, Garut Branch

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Abstract

This research was conducted at Bank Sinarmas branch in Garut. The purpose of this study is to determine how the service marketing mix, customer satisfaction, and savings decisions are at Bank Sinarmas branch in Garut, and to what extent the influence of the service marketing mix on savings decisions at Bank Sinarmas branch in Garut, as well as the extent of the influence of customer satisfaction on savings decisions at Bank Sinarmas branch in Garut. This research adopts a quantitative approach, utilizing data collected in numerical form that will be tested using statistical methods. The data collection techniques employed in this study include questionnaires and literature reviews. The population in this research consists of savings account holders at Bank Sinarmas branch in Garut, totaling 100 individuals determined using the lemeshow formula. To obtain data, the author distributed questionnaires to customers comprising 30 questions, consisting of 18 questions related to the service marketing mix, 7 questions about savings decisions, and 5 questions regarding customer satisfaction. Hypothesis testing was conducted using statistical data analysis with a path analysis model. Based on the research findings, it can be concluded that the service marketing mix significantly influences savings decisions and customer satisfaction.

Key words: *services marketing mix, customer satisfaction, saving decisions*

1. Introduction

The development of the banking industry has continued to progress, as evidenced by the presence of numerous banks, particularly in Indonesia. Fitch ratings has revealed that the economic recovery in Indonesia will persist and is projected to grow by 5.2% in 2022. Facing weakened global demand, high interest rates, and declining commodity prices, Indonesia's economic growth in 2023 is expected to slow down to 4.8%. In the medium term, economic growth is forecasted to reach 5.6% in 2024, supported by the positive impact and implementation of the job creation law on increased investment, as well as the ongoing commitment to infrastructure development, including the construction of the new capital city (IKN) in East Kalimantan. According to Julita Wikana, associate director of group financial institutions at Fitch ratings, the good level of profitability is also evident in the excellent net interest margin (NIM). This is due to the faster decline in funding interest rates compared to the decline in loan interest rates. Meanwhile, according to Law Number 7 of 1992 on Banking, as amended by Law Number 10 of 1998, a bank is a business entity that collects funds from the public in the form of deposits and channels them to the public to improve the standard of living for many people. Here is a list of private, national, and foreign exchange commercial banks,

including Bank Agroniaga, Bank Antardaerah (Surabaya), Bank Artha Graha Internasional, Bank Bukopin, Bank Bumi Arta, Bank Central Asia, Bank Cimb Niaga, Bergabung Dengan Lippo Bank, Bank Danamon, Bank Ekonomi Raharja, Bank Ganesha, Bank Hana, Dahulu Dikenal Sebagai Bank Bintang Manunggal, Bank Icb Bumiputera, Bank Icbc Indonesia, Bank Index Selindo, Bank Internasional Indonesia Maybank, Bank Kesawan, Bank Maspion (Surabaya), Bank Mayapada, Bank Mega, Bank Mestika Dharma (Medan), Bank Metro Express, Bank Muamalat Indonesia, Bank Nusantara Parahyangan (Bandung), Bank Ocbc Nisp, Bank Permata, Bank Sbi Indonesia, Dahulu Dikenal Sebagai Bank Indomonex, Bank Sinarmas, Bank Swadesi, Bank Syariah Indonesia, Bank Victoria Internasional, and Pan Indonesia Bank.

The aforementioned banks play a crucial role in the economic growth of indonesia. Therefore, bank indonesia (bi) consistently develops programs to familiarize, educate, and assist the indonesian population with initiatives undertaken by bank indonesia (bi). One such program is the "gerakan indonesia menabung" (indonesia saves movement), launched by president susilo bambang yudhoyono on february 20, 2010. This initiative has been continuously developed by bank indonesia (bi), including the introduction of a collaborative banking product known as "tabunganku" to encourage savings among the public.

According to bank indonesia, serving as the central bank, the introduction of this no-administration-fee savings product not only reflects the banking sector's social responsibility in meeting the public's need for a cost-free savings product but is also anticipated to contribute to the well-being of society through the promotion of a savings culture.

However, the challenge in the field lies not only in the low interest of the indonesian population in saving (approximately 58% or 80.4 million adults in indonesia do not have savings accounts), and it is not solely due to banks imposing administration fees on their savings products. The primary factors contributing to this issue include poverty, a lack of understanding of banking products, and a lack of trust in banks.

Bank Sinarmas, formerly known as pt. Bank shinta indonesia, was established in 1989 and commenced operations in march 1990. In 2005, it became part of the sinarmas group under the financial services business group through its subsidiary, pt. Sinar mas multiartha tbk. Subsequently, at the end of 2006, a name change was proposed from pt. Bank shinta indonesia to pt. Bank Sinarmas. This change was approved by the minister of law and human rights of the republic of indonesia on december 20, 2006. As a national private bank, Bank Sinarmas consistently expands its market share amid the evolving market challenges in indonesia.

The management of third-party funds has been executed effectively, as evidenced by the bank's ability to maintain favorable sources of third-party funds and channel them into credit for viable sectors, primarily directed towards the sme sector through channeling and linkage programs. The bank adheres strictly to the principle of prudence. As a national private bank, Bank Sinarmas consistently expands its market share amidst the evolving market challenges in indonesia. Business efforts and initiatives are crucial to meeting the needs of customers and the community. Consequently, the bank's business activities, initially focused on financing small, medium, and micro enterprises, have expanded to encompass consumer and commercial financing. As of september 30, 2022, Bank Sinarmas recorded a net profit of rp182.94 billion, surging by 74% compared to the same period last year, which was rp104.89 billion. Earnings per basic share increased to rp9.28 from the previous rp5.62. Various savings products offered by Bank Sinarmas include: rans savings, basic savings account (bsa), tabunganku (my savings), simple savings, simas gold savings, simas diamond savings, simas tara savings, alfamart sinarmas savings, and simas valas savings.

2. Literature Review

Marketing Management

Furthermore, as stated by Kotler and Keller (2016), the marketing mix comprises a set of marketing tools divided into 7Ps, namely product, price, place (distribution channels), promotion, people, physical evidence, and process. The presence of these seven elements reflects the complexity and comprehensiveness of marketing strategies in supporting the achievement of a company's business objectives. Each element plays a crucial role in creating value for customers and ensuring overall marketing success. Furthermore, as stated by Kotler and Keller (2016), the marketing mix comprises a set of marketing tools divided into 7Ps, namely product, price, place (distribution channels), promotion, people, physical evidence, and process. The presence of these seven elements reflects the complexity and comprehensiveness of marketing strategies in supporting the achievement of a company's business objectives. Each element plays a crucial role in creating value for customers and ensuring overall marketing success.

1. Product

A product is anything that can be offered to the market to satisfy wants and needs. Marketed products encompass physical goods, services, experiences, events, people, places, properties, organizations, and ideas. Product attributes include product variations, quality, design, features, brand, packaging, size, service, warranty, and incentives.

2. Price

Price is one of the marketing mix elements that generates revenue, while others incur costs. Price attributes encompass the price list, discounts, special price reductions, payment periods, and credit terms.

3. Place

Place is defined as the activities a company undertakes to make its products easily accessible to its target customers. This means that the distribution channel variable, or place, does not solely emphasize the location it is reached. A strategically located business is key to the company's ability to attract consumers. Distribution channels encompass service coverage, grouping, location, inventory, and transportation.

4. Promotion

Promotion is an activity undertaken by a company to encourage consumers to make product purchases. Promotion is an activity that communicates the advantages of a product and persuades the target market to buy it.

5. People

People play a crucial role in the delivery of services as they significantly influence buyer perceptions. This includes various individuals such as company employees, customers, and other consumers. All attitudes and actions of employees, their dress code, and appearance can impact the success of service delivery. In a service-oriented company, people are a central resource since they are the ones who will address the needs of consumers. Human resources have a direct relationship with consumers, making people one of the vital elements that require careful consideration.

6. Physical evidence

Physical evidence is a tangible aspect that significantly influences consumer decisions to purchase and use offered products or services. Elements encompassed within physical evidence include the environment or physical infrastructure, equipment, facilities, logos, colors, and other tangible items. In addition to the people element, physical facilities also need attention in service-oriented companies, as they play a crucial role in serving consumers and meeting their needs.

7. Process

The term "process" refers to all actual procedures, mechanisms, and flow of activities used to deliver services. Processes entail the meaningful aspects involved in delivering services purchased by consumers. Within the realm of services, processes serve as a key factor in the services marketing mix, as service consumers derive satisfaction from experiencing the service delivery system as an integral part of the service itself. This process intricately involves the interaction between employees and consumers.

Service

Banking is considered a service industry that prioritizes trust and security. The researcher will explain the concept of services, as banking is one form of service industry. According to e. Catur rismiati & ig bondan suratno (2006:270), services are defined as any action or activity offered by one party to another, essentially intangible and does not result in ownership. Additionally, according to payne (2000:8), the definition of services is as follows:

"services are activities characterized by intangibility, involving interactions with consumers or their property, without resulting in ownership transfer. Changes in conditions may occur in the production of services, which may or may not be related to physical products. Based on the above explanation, it can be concluded that services are activities involving consumer interactions that can provide satisfaction to customers and support marketing activities within a company."

Consumer Buying Decision Process

According to leon g. et.al. (2007:6), the consumer buying decision process is defined as follows: consumer behavior is the behavior exhibited by consumers in seeking, using, evaluating, and consuming products and services that are expected to satisfy their needs.

According to kotler & armstrong (2001:226), the consumer buying decision process is a stage in the buyer decision-making process where the consumer actually makes the purchase. The decision-making process is an individual activity directly involved in acquiring and using the offered goods.

Stages in the purchasing process according to E. catur et.al. (2006:80) the stages are as follows:

1. Analyzing desires and needs, including an analysis of unmet desires and needs, those requiring immediate fulfillment, and those that can be postponed or are optional.
2. Assessing resources, including available time, energy, and costs.
3. Establishing purchasing goals, depending on the type of product and its needs, such as for prestige, short-term fulfillment (e.g., books), long-term goals (e.g., real estate), and others.
4. Identifying purchase alternatives, including considerations for the source and type of goods (level of importance and purchasing goals).
5. The purchasing decision involves decisions regarding the type of product, form, brand, seller, quantity, timing, and method of purchase that consumers will encounter.
6. The purchasing decision involves decisions regarding the type of product, form, brand, seller, quantity, timing, and method of purchase that consumers will encounter.

Consumers satisfaction

According to swan et al. (1980), as cited in tjiptono's book (2015: 45), customer satisfaction is a conscious evaluation or cognitive judgment regarding whether the performance of a product or service is relatively good or bad, and whether the product or

service is suitable or not suitable for its intended purpose. The term "satisfaction" itself is derived from the latin words "satis," meaning good enough or adequate, and "factio," meaning to do or make. According to kotler (2018: 177), customer satisfaction is the feeling of pleasure or disappointment that emerges in an individual after comparing the performance (outcome) of a considered product with the anticipated performance (or outcome).

Here are customer satisfaction indicators according to kuswadi (2016:14). Customer satisfaction is influenced by several factors, including the following:

- A. Quality of a product or service encompasses all aspects considered superior, as observed from its physical attributes.
- B. Quality of service encompasses all types of services provided by a company to meet customer expectations.
- C. Price is the exchange value for meeting customer needs. Customers are more interested in products or services with more affordable offerings compared to others.
- D. Delivery time is the agreed-upon period for the distribution or provision of products or services.
- E. Security is an assurance of the company's safety measures for customers, ensuring that it will not pose any danger, providing a sense of safety for the customers.

3. Research method

The research conducted is quantitative research as the collected data consists of numerical values from questionnaires. According to sugiyono (2017:8), quantitative research is a method based on the positivist philosophy, used to examine a specific population or sample, involving data collection using research instruments, quantitative or statistical data analysis, with the aim of testing established truths. Furthermore, if the researcher aims to explain the causal relationship between variables through hypothesis testing, this research is referred to as hypothesis testing or explanatory research (explanatory survey method). In this method, information is gathered from a portion of the population regarding the studied object, and data is collected based on respondents' answers to a questionnaire. The questionnaire includes customer perceptions of the service marketing mix on customer satisfaction through savings decisions at Bank Sinarmas branch Garut. The use of the survey method is based on considerations that this method is economical, quick, ensures respondent flexibility in answering, and collects other necessary facts while maintaining respondent identity confidentiality, making it easier to provide information/answers.

Suharsimi arikunto (1998:132) population defines the unit of analysis as a specific unit considered as the subject of the research. In this study, the research subject is defined as individuals, namely, customers of Bank Sinarmas branch Garut.

The population in this study consists of customers who have savings products at Bank Sinarmas branch Garut. Due to time and budget constraints, the researcher determines the number of respondents to be sampled in this study using the lemeshow formula. The formula is intended for populations that are too large or unknown, calculated as follows:

Picture 1 lemeshow formula

$$n = \frac{Z\alpha^2 \times P \times Q}{t^2}$$

Descriptions :

N = minimum required sample size

Z α = standard value from the distribution corresponding to the value of $\alpha = 5\% = 1.96$

P = prevalence of the outcome ; since data is not available, it is assumed as 50%
 Q = 1 - p
 L = precision level 10%

$$\text{based on the } n = \frac{(1.96)^2 \times 0.5 \times 0.5}{(0.1)^2} = 96.04$$

Therefore, the obtained result for the minimum required sample size in this study is 96 respondents. To facilitate data collection and analysis, this figure is rounded up to 100 respondents.

The data sources obtained by the researcher using data collection techniques are as follows:

1. Questionnaire of list of questions.
2. Literature review to collect secondary data by utilizing information about customers and the profile of Bank Sinarmas Tbk.

To test the empirical measurement that reflects the true meaning of the concept, a construct validity test can be used as a measurement tool to gauge the concept through the formula proposed by Bambang S. Soedibjo (2005:68).

$$r = \frac{n \sum_{i=1}^n x_i y_i - [\sum_{i=1}^n x_i][\sum_{i=1}^n y_i]}{\sqrt{\{n \sum_{i=1}^n x_i^2 - [\sum_{i=1}^n x_i]^2\} \{n \sum_{i=1}^n y_i^2 - [\sum_{i=1}^n y_i]^2\}}} \dots\dots(1.1)$$

Where :

X_i : score of each item 1 in variable -i

Y_i : total score in variable -1, and n is the number of respondents

If the correlation coefficient is > 0.3, then the item is considered valid

The reliability test is a measurement tool used to assess the reliability of the measurement instrument used. In this reliability test, we need to evaluate how valid or high-quality the developed instrument is. In other words, the instrument used should accurately measure the intended variables. (Bambang S. Soedibjo, 2005:70)

$$\alpha = \frac{k}{k-1} \left[1 - \frac{\sum v_i}{vt} \right] \dots\dots(1.2)$$

Path analysis is a part of the regression framework that can be used to analyze the cause-and-effect relationship between one variable and another. In path analysis or path analysis, the influence of exogenous variables on endogenous variables can be in the form of direct and indirect effects (Juanim, 2004). The path analysis model in this research is the correlated path model, where the researcher aims to analyze and determine whether there are direct and indirect effects of the service marketing mix on customer satisfaction with savings decisions at Bank Sinarmas Garut branch.

4. Result and Discussion

Marketing mix (x)

To ascertain the state of the service marketing mix variables, a measurement was conducted using a questionnaire consisting of 18 questions. The results of data processing for the 18 questions regarding the service marketing mix are as follows:

1. Product

Table 4.1
 Respondents' feedback on the product.

No	Indicator	Score	Explanation
1	Tabungan Sinarmas is an individual savings account with easy and light requirements	439	Very Good
2	The saving account book design is very attractive	432	Very Good
3	The ATM saving card design is very attractive	435	Very Good
4	The savings products at Bank Sinarmas make transactions convenient	472	Very Good
Total Score		1778	Very Good

Source : hasil pengolahan data, 2023

From Table 4.2 regarding products, customer responses are very positive. "The savings products at Bank Sinarmas, with easy and light requirements, along with attractive designs for the savings account book and ATM, facilitate transactions." According to the researcher, this indicates that Bank Sinarmas' savings products can compete with those of other banks in terms of easy requirements and financial transaction convenience.

2. Price

Table 4.2
 Respondents' feedback on pricing.

No	Indicator	Score	Explanation
1	The minimum balance for the savings product at Bank Sinarmas is affordable.	427	Very Good
2	The savings product at Bank Sinarmas provides free administration for specific balances.	444	Very Good
Total Score		871	Very Good

Source : hasil pengolahan data, 2023

Observing the table above, customer responses are highly positive. According to the researcher, this indicates that the savings products at Bank Sinarmas are affordable, with free administration for specific Sinarmas savings accounts.

3. Place

Table 4.3
 Respondents' feedback on place.

No	Indicator	Score	Explanation
1	Bank Sinarmas strategically located in urban areas	441	Very Good

2	Bank Sinarmas has good accesibility through public trasnportation routes	453	Very Good
3	There are multiple Bank Sinarmas service locations in various areas in Garut	447	Very Good
Total Score		1341	Very Good

Source : hasil pengolahan data, 2023

Examining the table above, according to the researcher, customer responses are highly positive. This, according to the researcher, is because the main branch of Bank Sinarmas in Garut is strategically located in an urban area, potentially enhancing marketing efforts, and the accessibility can be reached by all types of vehicles. This is considered a plus point for customers intending to save at Bank Sinarmas in the Garut branch.

4. Promotion

Tabel 4.4
 Respondents' feedback on promotion.

No	Indicator	Score	Explanation
1	The publication of savings products by Bank Sinarmas is of high quality in building the company's image.	428	Very Good
Total Score		428	Very Good

Source : hasil pengolahan data, 2023

Examining the table above, customer responses are highly positive. According to the researcher, this indicates that promotions are crucial, making it easier for both existing and potential customers to understand the products offered by Bank Sinarmas.

5. People

Table 4.5
 Respondents' feedback on people

No	Indicator	Score	Explanation
1	The messaging of savings products can be conveyed by customer service or marketing at Bank Sinarmas Garut branch.	444	Very Good
2	Customer service's ability to serve customers is excellent.	446	Very Good
3	The speed of customer service in serving customers is excellent.	444	Very Good
4	Customer service can provide answers to every customer's question about savings products at Bank Sinarmas.	450	Very Good
5	Customer service exhibits friendliness in providing customer service.	451	Very Good
Total Score		2235	Very Good

Source : hasil pengolahan data, 2023

Examining the table above, customer responses are highly positive. According to the researcher's prediction, a customer service representative tasked with conveying products and serving customers should be accompanied by friendliness. This is because providing the best service contributes to the brand image of a company. In the current era of high competition,

excellent service is crucial.

6. Physical Facilities

Table 4.6
 Respondents' feedback on physical facilities

No	Indicator	Score	Explanation
1	The condition of Bank Sinarmas branch in Garut is very attractive	439	Very Good
2	There are several Bank Sinarmas service locations in various areas in Garut	447	Very Good
Total Score		886	Very Good

Source : hasil pengolahan data, 2023

Examining the table above, customer responses are very positive. According to the researcher, this is an important and mandatory aspect that should be facilitated by a bank, particularly Bank Sinarmas Garut branch, considering the increasing competition with other banks.

7. Process

Table 4.7
 Respondents' feedback on process

No	Indicator	Score	Explanation
1	The savings account opening form at Bank Sinarmas is very easy to fill out.	441	Very Good
Total Score		441	Very Good

Source : hasil pengolahan data, 2023

Examining the table above, customer responses are very positive, and according to the researcher, Bank Sinarmas provides ease in filling out savings account opening forms. Therefore, the processes within the marketing mix at Bank Sinarmas are considered very good.

Customers Satisfaction (y)

To assess the condition of customer satisfaction variables, measurements were conducted using a questionnaire consisting of 5 questions. The results of data processing for the 5 questions regarding customer satisfaction are as follows:

Table 4.8
 Respondents' feedback on Customers Satisfaction

No	Indicator	Score	Explanation
1	I am very satisfied with the savings products offered by Bank Sinarmas.	395	Good
2	I feel satisfied using savings products from Bank Sinarmas.	401	Good
3	I am satisfied with the quality of the savings products at Bank Sinarmas.	388	Good
4	I am satisfied because I have a savings product that facilitates banking transactions.	395	Good
5	Have you ever recommended others to have savings products at Bank Sinarmas?	364	Good

Total Score	1147	Good
Average	229.4	Baik

Source : hasil pengolahan data, 2023

Examining the table above, customer satisfaction responses toward Bank Sinarmas savings products are good. According to the researcher, the savings products at Bank Sinarmas are sufficient to provide satisfaction in terms of features, transaction convenience, and possibly superior compared to savings products in other banks.

Saving decision (z)

To assess the condition of the savings decision variable, measurements were conducted using a questionnaire consisting of 7 questions. The results of data processing for the 7 questions regarding savings decisions are as follows:

Table 4.9
 Respondents' feedback on Saving decision

No	Indicator	Score	Explanation
1	Do you consider having a savings product at Bank Sinarmas as a choice?	400	Good
2	Can the savings product at Bank Sinarmas assist you in conducting every banking transaction?	426	Very Good
3	Do you find it advantageous to have a savings account at Bank Sinarmas?	413	Good
4	Did you open a savings product because it is available at Bank Sinarmas?	398	Good
5	How about the promotion of savings products at Bank Sinarmas, is the promotion good?	416	Good
6	Is the savings product at Bank Sinarmas superior to savings products at other banks?	405	Good
7	Are you interested in opening an account because of its product or because the product is available at Bank Sinarmas?	402	Good
Total Score		2860	Good
Average		408	Good

Sumber : hasil pengolahan data, 2023

Examining the table above, customer responses are good. According to the researcher, the savings products at Bank Sinarmas have provided better advantages than savings products from other banks.

The influence of x on z

The formulated hypothesis is "There is an influence of the service marketing mix on the savings decision." To address the proposed hypothesis, testing is conducted using path analysis. Based on the test results, a path coefficient of 0.308 is obtained.

The influence of x on y

The formulated hypothesis is "There is an influence of the service marketing mix on

customer satisfaction." To address the proposed hypothesis, testing is conducted using path analysis. Based on the test results, a coefficient of determination value of 0.041 is obtained.

The influence of z on y

The formulated hypothesis is "There is an influence of the service marketing mix on customer satisfaction." To address the proposed hypothesis, testing is conducted using path analysis. Based on the test results, a coefficient of determination value of 0.033 is obtained, indicating no significant influence.

Conclusion

Based on the research that has been carried out, it can be concluded that the respondents' opinions regarding the service marketing mix variables are on average very good, as seen from the indicators of each question regarding the Sinarmas Bank Savings product.

The average opinion of respondents on customer satisfaction with Sinarmas Bank is good. Judging from the indicators for each question, it can be concluded that Bank Sinarmas products have proven that they can compete with other banks.

The average respondent's answer to saving at Sinarmas Bank was good for every question, and there was one question about Bank Sinarmas products that could help in carrying out every financial transaction to get very good results. It can be concluded that the features of Bank Sinarmas savings products can meet customers' needs for financial transactions.

Suggestion

1. Sinarmas Bank, especially its Garut branch, must always prioritize the best service for its customers because, in this technological era, people tend to prioritize service.
2. Sinarmas Bank must launch products supported by the latest technology related to service marketing products.
3. To influence customers' decisions to save at Sinarmas Bank, it is necessary to also pay attention to customer satisfaction elements in addition to the marketing mix elements already mentioned. Based on the research that has been carried out, the level of public interest in making savings decisions at Sinarmas Bank depends on whether the service marketing mix and customer satisfaction are good or not.

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