The Influence of Service Quality, Marketing Mix, on Bank Customer Satisfaction in the Era Covid-19

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ABSTRACT
Building loyalty is no longer an option in the banking world. In recent years a trend has emerged, namely the tendency for customers to have more than one savings account at different banks. One of the ways to do this is by marketing service quality and marketing mix to customer satisfaction. The Bank's compliance with government policies to prevent the spread of COVID-19 is the Work From Home policy. Banking measures to optimize employee efforts to maintain the health of their closest people at home while providing maximum protection from the potential for contracting COVID-19 while interacting with the community while working or traveling to and from the office, namely adjustments to work systems. The role of marketing in banking is to build strong relationships sustainably by providing excellent service for the development of service quality such as Servqual, with Tangible, Responsiveness, Reliability, Assurance, and Empathy characteristics. New service quality that can be applied in the banking world in particular. The most important thing is Banking Service Quality (BSQ.) Like conventional bank service products, the bank's low rating. Testing using the PLS (Partial Least Square) analysis method. The results showed that customer satisfaction has a positive and significant effect on customer loyalty. Customer satisfaction affects the reliability, effectiveness, and assurance of the service portfolio, price, and access. Tangible must receive extra attention so that customer satisfaction can increase.
Keywords: Service Quality, Marketing Mix, Customer Satisfaction.

INTRODUCTION

The Bank is implementing work system adjustments aimed at suppressing the spread of the coronavirus or COVID-19. This action is a step taken by the Bank to provide maximum protection to employees, their families, and even customers from the possibility of being exposed to COVID-19 which has now become a global pandemic. The Bank has set three work system adjustments, namely Split Operation, Shift Operations and Work From Home. Split and Shift Operations are applied to functions related to main operations and banking services. Meanwhile, other positions apply for the Work From Home system or work from home. Along with the times, the role of the banking world in the economic development of a country has become very large. Hermansyah (2019) stated that banking institutions are the core of a country's financial system. Almost all business entities related to financial activities require bank services. This is closely related to the main function of banking as a collector and channel of public funds. In Indonesia, the banking industry has spread to remote villages. An increase in the number of banks has the potential to encourage the banking sector to become more competitive and improve banking efficiency and health (Widyastuti & Armanto, 2013).

One of the most important factors, to win the competition, is consumer trust. The current national economic growth encourages the enthusiasm of every organization or service provider to be able to improve and develop its business. Gunadi (2012) states that to win the competition, every organization or service provider must pay attention to the needs and desires of consumers or customers, and try to meet their expectations, to provide satisfaction to consumers or customers. Bari'ah et al. (2018) argued that this understanding is intended to provide maximum satisfaction to customers. Customer satisfaction is a level where customer needs, wants and expectations can be fulfilled which will result in repeated purchases or continued loyalty (Regan et al. 2019).

The role of the Bank in serving various needs of the Covid-19 Era community in financial needs from investing. To increase competitiveness, the bank must develop and improve its services to become superior or excellent service (service excellence). In the banking world, the customer in question is the customer. Customer satisfaction is someone's expression in providing value or optimizing the value that someone feels and expects on a product or service (Hadiati, 2014). In this theory, there is something to do with trust. The phenomenon states that banks are experiencing problems due to the Covid-19 outbreak so that service to bank customers is not optimal and has implications for customer satisfaction as disclosed by WHO (2020) states that the spread of the Corona Covid-19 virus outbreak is increasingly worrying after the Covid-19 virus pandemic was announced so that its spread is getting faster until it enters countries around the world. It was recorded that the number of positive patients with the Corona Virus in Indonesia increased to 369 people, 32 of whom died and 17 people were declared cured.

Several governments of other countries have closed in and out access for people who live in their territory. In Indonesia itself, especially in big cities, preventive activities such as starting work or studying from home have been implemented. Activities that invite the masses are also advised to postpone their holding. Personally, people have also started to implement prevention for themselves and their families, such as imposing social distancing, to self-quarantine (self-quarantine) or self-isolation, which has become an initiative in almost every home. Of course, this immediately drastically changes all aspects of life's activities. When shopping for goods, food, and necessities it can still be helped by the presence of an online shop and a 24-hour food delivery application.

In banking activities in these conditions, the internet as the driving force for the rapid development of information technology is indeed present as a savior for community activities in various conditions. No exception for banking matters. When meetings must be limited, a bank customer need not be discouraged. There are already many Bank applications that are ready to be accessed from a smartphone, and they can do it from home during work. Bank Syariah Mandiri, for example. With the Mandiri Syariah Mobile (MSM) application, Bank Syariah Mandiri customers can still access banking services while working from home and looking after their children. The Bank's commitment to maintaining customer comfort during this pandemic can be seen at Mandiri Syariah Mobile. Where customers can carry out all important transaction needs without having to go outside the house, (Reza, 2020).

This trust is very important to build because the bank does not have enough cash to pay obligations to all its customers. To ensure long-term business continuity and retain customers, good service is needed in facing the increasingly competitive banking industry. High-quality banking services can determine customer satisfaction. Rangkuti (2012) states that service quality

is one of the factors that can determine customer satisfaction. If the quality of service received or felt is as expected, then consumers will feel satisfied. Conversely, if the quality of service received is lower than expected, the consumer will be dissatisfied. Therefore, good service quality has an important role in shaping customer satisfaction. In the survey, the Bank is in the fifth position in the best bank service excellence. The following in Table 1 shows the results of the MRI survey regarding the ranking of banks from the service side of other commercial banks.

The Best Bank Service Excellence
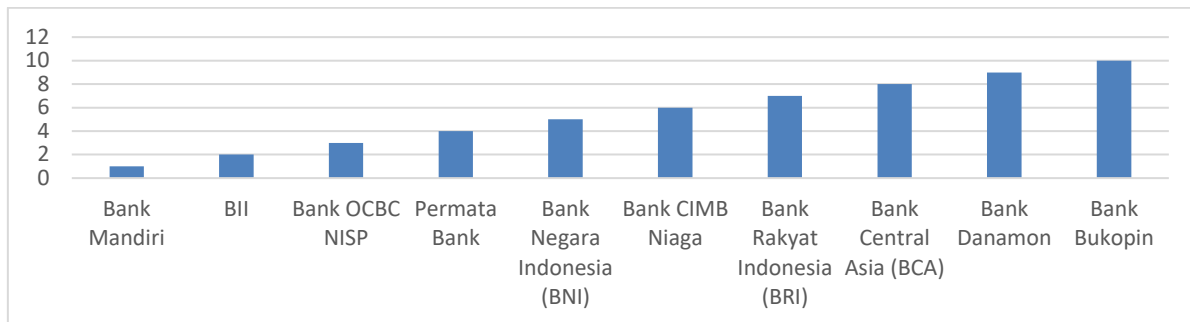
Source: Info bank Magazine (2019)

Seeing this condition, of course, banks need to improve to get serious attention. Because if you don't clean up quickly, you may be far behind the competitors. The results of a survey from Marketing Research Indonesia (MRI) for conventional bank service products, the recent low rating of the Bank has not been maximal in service to customers due to the Covid-19 outbreak. The survey, states that the Bank is in the fifth position in the best bank service excellence. The following in Table 2 shows the results of the MRI survey regarding bank ratings from the service side.

Service quality Lovelock & Wright (2015) and Hertati., Safkaur., Simanjuntak, (2019) suggest that service quality is the level of excellence expected and control over that level of excellence is to fulfill customer desires. Zeithaml and Bitner (2013) define service quality as service delivery. which is good or very good when compared to customer expectations. Kotler and Keller (2012) state that service quality is the totality of the features and characteristics of a product or service that bears on its ability to satisfy stated or implied needs. Measurement of service quality consists of 5 characteristics, namely:

1. Tangibles, physical evidence, namely the ability of a company to address its existence to customers. The appearance and ability of the company's physical facilities and infrastructure and the condition of the surrounding environment are clear evidence of the services provided by service providers to their customers.
2. Reliability, reliability, namely the ability of a company to provide services as promised accurately and reliably.
3. Responsiveness, namely the company's ability to help and provide fast and precise service to customers, by delivering clear information.
4. Assurance, assurance, and certainty, namely knowledge, the ability of company employees to foster customer trust in the company.
5. Empathy, namely giving sincere and individual attention to customers by trying to understand the wishes of the customers;

A marketing mix or marketing mix is a combination of four variables, namely product, price structure, promotional activities, and distribution system (Dharmesta and Handoko, 2017).

The four elements of the marketing mix are interrelated and influence one another, so efforts must be made to produce a marketing policy that leads to effective service and customer satisfaction. So in the marketing mix, there are variables that support one another, which the company then combines to obtain the desired responses in the target market. (Hertati & Sumantri 2016: syafarudin, 2016).

Kotler (2017) defines the marketing mix as follows: "a set of marketing tools that companies use to continuously achieve their marketing goals in target markets." Tjiptono (2018) defines a marketing mix as a set of tools that marketers use to shape the characteristics of the services offered to customers. These tools can be used for long-term strategy as well as for designing short-term tactical programs. The concept of the marketing mix was first popularized several decades ago by Jerome Mc Charty who formulated it into 4Ps (product, price, promotion, and place). (Tjiptono, 2018). Most services are served by people, so that person needs to be selected, trained, motivated so that they can provide satisfaction to customers. Every employee must complete doing good to consumers with attitude, attention, responsiveness, initiative, creativity, clever problem solving, patience, and sincerity. can influence buyers' perceptions.

This marketing mix is increasingly developing, especially in the service sector, not only covering 4Ps, but also reviewing from the point of view of a place, people, process, and physical evidence which is hereinafter known in the term service marketing mix as 7P. This concept will later be adjusted to the conditions of the service company that will implement it, but in general, the 7P concept is used to make decisions in making marketing communication strategies.

1. Product, a combination of goods and services that the company offers to the target market includes variety, quality, design. features, brand names, and packaging.
2. Price, is an amount of money that must be paid by the customer to obtain a product, including price list, discounted price, payment period, and credit terms
3. Place, the company's activities that make products available to target customers include: location, distribution channels, supplies, transportation, and logistics.
4. Promotion, means activities that convey the benefits of the product and persuade customers to buy it, including Advertising and sales promotions.
5. People, means people who serve or plan services to consumers.
6. Process, a process that occurs outside the consumer's perspective. Consumers do not know how the process occurs; the important thing is that the service he receives must be satisfactory. The process occurs thanks to the support of employees and the management team who organize all processes to run smoothly. The service delivery process is very significant in supporting the success of service marketing and also providing satisfaction to consumers.
7. Physical evidence is a physical means, the environment for the delivery of services, between producers and consumers interacting, and any other components that facilitate the appearance of the services offered. In an educational and training institution, of course, which is physical evidence.

Customer Satisfaction Understanding Customer Satisfaction (Customer Satisfaction) Literally, satisfaction is a way to make customers not disappointed and can buy back the products we market. In this case, the company must be able to recognize, fulfill, and provide quality service and satisfy customer needs properly, which is a company strategy to increase sales. Tjiptono, (2015) defines that customer satisfaction is a central concept in business and

management discourse. The consequences of customer satisfaction are very crucial for business, government, and consumers, of course. For business people, satisfaction is seen as a dimension of market performance. Increased customer satisfaction has the potential to lead to long-term and short-term sales growth, as well as market share as a result of repeat purchases (Hertati, 2015: Syafarudin, 2016) Kotler and Keller (2013), state that customers are satisfied if their expectations are met or under what the customer wants are exceeded. There are 5 main dimensions of customer satisfaction, including:

1. Price For sensitive customers, usually low prices are an important source of satisfaction because they will get high value for money. This price component is relatively insignificant for those who are not priced sensitive.

2. Service Quality depends on three things, namely systems, technology, and people. Customer satisfaction with service quality is usually difficult to imitate because the formation of attitude and behavior that is in line with the company's wishes is not an easy job. Improvement must be carried out starting from the recruitment process, training, and work culture.

3. Product Quality Customers feel satisfied after buying and using the product if the product quality is good.

4. Emotional Factor (Emotional Factor) Emotional Factor is shown by consumers for the satisfaction they get in using a product/service that creates a sense of pride and self-confidence.

5. Efficiency (Ease) Ease of obtaining these products or services and ease of payment can make customers more satisfied if it is relatively easy, comfortable, and efficient to get a product or service.

METHODS

This type of research is a type of quantitative descriptive research. This study used a questionnaire with a numerical scale and an ordinal scale with a Likert scale 1-5. The sample consists of many members selected from the population, namely 1000 (one thousand) people, wherein this research, 100 (one hundred) bank customers will be sampled as samples. This research uses the Slovin formula so that the sample range that can be taken from the Solvin technique is between 10% of the study population. The purpose of this research is to examine data to convey and limit findings to become organized, structured, and meaningful data. The data carried out is a quantitative analysis expressed by numbers and the calculation uses descriptive methods and Partial Least Square (PLS) which is assisted by using the Smart-PLS version 3.0 application program.

Service Quality → Marketing Mix, → Customer Satisfaction

Image: Research framework, 2020

Ghozali (2013) "Descriptive statistics are performed to provide an overview or description of data seen from the mean, standard deviation, variance, maximum, minimum, sum, range,

kurtosis and skewness value (distribution slope)". According to Sugiyono (2012) "Descriptive statistics are statistics that are used to analyze data that has been collected as is without intending to make general conclusions or generalizations. Partial Least Square (PLS) as a prediction model does not assume a certain distribution to estimate parameters and predict the causality relationship. Therefore, parametric techniques for testing the significance of parameters are not required and the evaluation model for prediction is non-parametric. PLS model evaluation is done by evaluating the outer model and inner model. The outer model is a measurement model to assess the validity and reliability of the model. Through the algorithm iteration process, the measurement model parameters (convergent validity, discriminant validity, composite reliability, and Cronbach's alpha) were obtained, including the R2 value as a parameter of the prediction model accuracy. Meanwhile, the inner model is a structural model to predict the causality relationship between latent variables. Through the bootstrapping process, the t-statistical test parameters were obtained to predict the quality relationship.

RESULTS AND DISCUSSION

An indicator is said to have good validity if it has a loading factor value greater than 0.70. While the loading factor of 0.50 to 0.60 can still be maintained for models that are still in the development stage.

Table 1.
The Outer Model Evaluation Loading Factor Values Diagram

Indicator	Quality of Service (X1)	Marketing mix (X2)	Customer Satisfaction (Y)
X1	0,803	0,807	0,827
X2	0,803	0,807	0,827
X3	0,803	0,807	0,827
X4	0,803	0,807	0,827
X5	0,803	0,807	0,827
X6	0,803	0,807	0,827
X7	0,803	0,807	0,827
X8	0,803	0,807	0,827
X9	0,803	0,807	0,827
X10	0,803	0,807	0,827
X11	-	0,807	-
X12	-	0,807	-

Source: Data Processed Results

Based on the picture above, it appears that all loading factors are above 0.50. Thus it can be concluded that the construct has good convergent validity. The value of cross-loadings presented in the table above also shows good discriminant validity, where the correlation value of the indicator with its construct is higher than the correlation value of the indicator with other constructs. The next stage assesses Cronbach's Alpha, Composite Reliability, and Average Variance Extracted (AVE) criteria. Each construct is said to be reliable if it has Cronbach's Alpha and Composite Reliability that is greater than 0.70, while the AVE value is expected to be greater than 0.50

Table 2.
Value Cronbach's Alpha, Composite Reliability, dan Average Variance Extracted (AVE)

Variable	Cronbach's Alpha	Square Root of (AVE)	Composite Reliability	Average Voidance Extracted (AVE)
Quality of Service (X1)	0,816	0,826	0,826	0,846
Marketing mix (X2)	0,812	0,856	0,846	0,866
Customer Satisfaction (Y)	0,817	0,876	0,876	0,876

Source: Results of data processing, 2020

Based on the table above, it can be seen that all constructs have Cronbach's Alpha and Composite Reliability values that are greater than 0.70. The same thing is seen in the AVE value, all constructs have AVE values that are greater than 0.50. Thus it can be concluded that all exogenous and endogenous measurement constructs are reliable. Inner model evaluation is an analysis of the results of the relationship between constructs. The relationship between constructs can be said to be significant if it has a T-Statistics value greater than 1.96.

Table 3.
Value *Path Coefficients* dan Nilai R *Square*

Parameter	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STERR|)	P Values	R Square
$X_1 \to Y$	0,234	0,223	0,085	2,746	0,006	0,804
$X_2 \to Y$	-0,021	-0,013	0,069	0,303	0,762	

Source: Results of data processing, 2020

Based on the table above, it can be seen that in substructure 1, the variable Service Quality (X1) and Marketing Mix (X2) simultaneously contributed to influencing the Emerald Customer Satisfaction variable (Y) of 0.408 or 40.8% with the following details:

Hypothesis 1:

The Effect of Service Quality (X1) on Customer Satisfaction (Y) has a path coefficient of 0.287 with a statistical value of t greater than the critical value (2.091> 1.96). Thus H0 is rejected and H1 is accepted, meaning that Service Quality (X1) has a significant effect on Customer Satisfaction (Y).

Hypothesis 2:

The Effect of Marketing Mix (X2) on Customer Satisfaction (Y) has a path coefficient of 0.396 with a statistical value of t greater than the critical value (3.021> 1.96). Thus H0 is rejected and H1 is accepted, meaning that the Marketing Mix (X2) has a significant effect on Customer Satisfaction (Y).

Through this description, it can be seen that the variable Service Quality (X1) and Marketing Mix (X2) simultaneously affect the Customer Satisfaction variable (Y) of 0.408 or 40.8%, while the remaining 59.2% is influenced by other variables that are not observed. in this study.

As for the bank's strategy in business processes that can be carried out during a pandemic, banks must manage risk mitigation appropriately. Banks must have new navigational maps to deal with the existing crisis. The debtor mapping process for the restructuring process must run immediately and clearly so that the bank's cash flow is visible after treatment. That way, the bank knows the position of Strengths-Weakness-Opportunities-Threats (SWOT) to be able to revise the Bank's Business Plan (RBB) by taking into account the conditions due to Corona (Lestari &

Hertati, 2020: Syaparudin. & Hertati, 2020). Banks should focus on the industries that are prospects for financing. Banks must be selective in the business sectors that exist and develop amid the outbreak of the Coronavirus. Meanwhile, according to research by Dcode EFC (2020), the business sector (potential winner) is a sector; agribusiness, telecommunications, e-commerce retail, pharmaceuticals, cleaning products & medical devices. And, for sectors that are at a loss or for sectors that have collapsed so that they have no prospect at all to rise, it is better not to become the choice of banks for their credit financing first.

The hope is that banks will no longer work carrying the burden of bad credit for their new credit expansion. (Hertati, 2015: Syafarudin., 2016). Digital banking. Products and services must be converted into digital banking. The process must be gradual and the initiation carried out continuously. However, not all products and services must use digital banking, there are core businesses that still require functions by the human element. Several functions involve the human element so that their existence cannot be replaced by digital banking. One of these roles is business advisory and consulting activities. For example, when a bank customer has a business disruption due to Covid-19, he will receive business assistance and consultation from bank marketers. The Bank has Relationship Managers (RM) spread across Indonesia. The role of this RM will be to assist as well as consultants if customers experience problems in their business operations (Syafarudin. & Mulyana, 2019: Hertati Safkaour, 2020).

Bank innovation and creativity. Korona demands that banks be more innovative. For example, banks today do not only demand installments and loan interest payments by their debtors. However, banks must also think about helping customers, by selling their products. As is known, the government's appeal to the public to carry out physical and social distancing affects the sales of Micro, Small, and Medium Enterprises (MSMEs). To get around this, banks can help their MSME players to connect with the ecosystem so they can sell online. An example is to create MSME Go Online. MSME Go Online is a digital platform that aims to facilitate Bank-assisted MSMEs in expanding the sales reach of its products. MSME players who are interested in entering MSME Go Online simply go through a simple step-by-step process. Customers are required to complete data and register their business first by accessing the MSME Go Online microsite on the bank's website via the bank portal link.

Furthermore, the seller will be asked to prepare product documentation, send samples of goods, to process the delivery of goods to inventory warehouses managed by the bank. These items will then be assisted by the bank to be sold through the UMKM Go Online platform. Superior products from bank-fostered MSME partners can be purchased directly at e-commerce partners such as Qoo10 Singapore, Tokopedia, Shopee, Bukalapak, Blanja.com, and Blibli.com. (Hertati., Syafarudin., Safkaur. Fery. 2020: Hertati & Safkaur, 2020). Use the zoom tool for On The Spot (OTS). When the government requires social distancing or physical distancing, the hope is that the bank's response is to enforce verification of credit guarantees in the field or OTS via video calls or zooms. Business assistance and consulting. MSME customers whose business is disrupted due to Covid-19 receive business assistance and consultations by bank staff, namely relationship managers (RM) spread across Indonesia. The role of this RM is to provide assistance as well as a consultant if the customer's loan is restructured until the restructuring process runs smoothly (Syafarudin, Saluy, Masyhudzulhak. 2020: Hertati & Safkaur, 2019).

Corporate Social Responsibility (CSR) program through online education and training for MSME players. Banks can organize an online education and training program 'Bank Virtual

Training and Education' which is carried out through the UMKM Go Online application. This is the Bank's effort to continue to encourage MSME players to increase their capacity and business amidst government calls for physical restrictions that are useful to suppress the spread of Covid-19. Banks must immediately adapt to the conditions of the Coronavirus pandemic by implementing new strategies and get back on the track of good performance. The hope is that the bank's intermediary function will run smoothly and be able to leverage Indonesia's national economic growth in the new normal era (Hertati & Syafarudin, 2018: Syafarudin, 2016).

CONCLUSION

Several business sectors were affected by the coronavirus pandemic (Covid-19), including the banking sector. Therefore, for the banking sector to continue to exist during the coronavirus pandemic, banks must carefully mitigate risks and use creative strategies to deal with the current uncertain conditions. The Covid-19 pandemic outbreak forces individuals/groups/institutions/countries to change their lifestyle and behavior so far. If individuals/groups/institutions/countries do not make changes, then those changes will automatically crush them, without exception in the banking business sector. Based on the overall presentation of statistical calculation analysis on structural model analysis and hypothesis testing, it can be concluded that partially: service quality is proven to have a positive and significant effect on customer satisfaction. The marketing mix is proven to have a positive and significant effect on customer satisfaction. Syaran. Banks to improve service quality with training 2 to be faster in serving customers by evaluating savings interest rates in the coming year to make it more competitive. The marketing unit further improves promotion through social media, advertisements, so that it is known to the public. Increase cooperation with private companies and government agencies. For researchers who will research further in further research, it is hoped that they can add or develop other variables as a reference for research at the next research stage.

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