



The Effect of Product Excellence, Satisfaction and Marketing Communication of Tabanas Products on Customer Loyalty Saving at PT. Bank Mestika Dharma Tbk, Kcp Tomang Elok Medan

Hendra Jonathan Sibarani¹, Bill Maximillian², Hendrik³

^{1,2,3}Program Studi Manajemen, Fakultas Ekonomi Universitas Prima Indonesia

E-mail: billmaximillian18@gmail.com

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ABSTRACT

PT. Bank Mestika Dharma, Tbk Kcp Tomang Elok Medan hopes to retain customers in the long term, even if possible forever. The purpose of this study was to examine and analyze the effect of product excellence, satisfaction and marketing communication of tabanas on customer loyalty at PT. Bank Mestika Dharma Tbk, Kcp Tomang Elok Medan. Quantitative research approach. The types of data used in this study are primary and secondary data. The population was 69 Tabanas customers who were used as a sample of 69 respondents in this study and 30 people were tested for validity and reliability. The model is with multiple linear regression. The result is product excellence, satisfaction and marketing communication of tabanas products have an effect on customer loyalty to save at PT. Bank Mestika Dharma Tbk, Kcp Tomang Elok Medan.

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1. Introduction

Business competition is very competitive at this time, requiring every service company such as banks to begin to realize how central their customers are in their business. Therefore, most banking companies defend the market through customer loyalty development programs. Customer loyalty provides long-term and cumulative benefits, so that the longer the customer becomes more loyal to banking products.

This problem is faced by PT. Bank Mestika Dharma, Tbk Kcp Tomang Elok Medan. The bank is eager to retain customers in the long term, even if possible forever. Customer loyalty in the last few months has decreased compared to the previous month. This happens when customers feel a lack of products offered by the bank.

PT. Bank Mestika Dharma, Tbk Kcp Tomang Elok Medan offers Tabanas products to the public with a low initial deposit of IDR 10,000 and a minimum deposit of IDR 10,000 with free monthly administration fees. Tabanas Bank Mestika Dharma can be used auto debit for payment of PLN and Telkom with low auto debit fees. A low initial deposit can encourage customers to want to use tabanas. However, in recent months Tabanas customers have complained to banks.

Bank Mestika Dharma has established a marketing communication strategy that customers are expected to feel satisfied after using Tabanas products and establish customer loyalty. The implementation of marketing communication strategies to market Tabanas products through the publication of brochures and direct marketing communication between customer service and customers. However, the implementation of this marketing communication is still ineffective because most people do not know the Tabanas Bank Mestika product which makes transactions easier even though Tabanas does not have an ATM but can make transactions in front of the teller.

2. Literature review

2.1 The Effect of Product Excellence on Customer Loyalty

According to Adisaputro (2014: 64) If a company wants the consumer to be loyal and repurchase the product, the company must make the consumer satisfied with the use of the product it has purchased. If the consumer does not get the satisfaction as expected, then he will not be loyal and make a repurchase.

2.2 The Effect of Satisfaction on Customer Loyalty

According to Priansa (2017: 211), the creation of satisfaction in the hearts of consumers is very beneficial for the growth of brand loyalty. Consumers will be loyal when their similar products represent the



ease of their needs. Companies must be able to create, develop and manage an integrated system that can create satisfaction for consumers.

2.3 The Effect of Marketing Communication on Customer Loyalty

According to Malau (2018: 269) the target of communication is not only to encourage the purchase of the product or service offered but also to continue post-purchase satisfaction which encourages re-purchase.

2.4 Hypothesis

The research hypothesis is as follows:

- H1: Product excellence effect on customer loyalty saving at PT. Bank Mestika Dharma Tbk, Kcp Tomang Elok Medan.
- H2: Satisfaction effect on customer loyalty saving at PT. Bank Mestika Dharma Tbk, Kcp Tomang Elok Medan.
- H3: Tabanas product marketing communication has an effect on customer loyalty to save at PT. Bank Mestika Dharma Tbk, Kcp Tomang Elok Medan.
- H4: Product excellence, satisfaction and marketing communications for tabanas effect on customer loyalty saving at PT. Bank Mestika Dharma Tbk, Kcp Tomang Elok Medan.

3. Research methodology

Approach quantitative research that shows the relationship between two or more research variables. Researchers conducted research on PT. Bank Mestika Dharma Tbk, Kcp Tomang Elok Medan.

Table 1.

Operational Definition of Variables

Variable	Definition	Indicator	Measure Scale
Product excellence (X1)	Product quality is something that needs the main attention of the company / producer, considering that the quality of a product is closely related to the problem of customer satisfaction, which is the goal of the marketing activities carried out by the company. Source: Assauri (2011: 211)	1. Performance 2. Reliability. 3. Conformation 4. Perceptions of quality Source: Tjiptono and Chandra (2012: 75)	Likert
Satisfaction (X2)	Customer satisfaction is a basic function of a number of product values perceived by customers compared to customer expectations before using. Source: Hasan (2013: 91)	1. <i>Serviciability</i> 2. <i>Acceeibility</i> 3. <i>Communication</i> 4. <i>Competence</i> 5. <i>Understanding Customer</i> Source: Hasan (2013: 99)	Likert
Marketing Communication (X3)	Marketing / promotion communication is a marketing mix that is used to increase customer value or build brand equity in the customer's memory Source: Abdurrahman and Sanusi (2015: 156)	1. Message sender. 2. Message channel. 3. The recipient's response to the message. 4. Distraction. Source: Malau (2018: 276)	Likert
Customer Loyalty (Y)	Loyalty is the behavior associated with the brand of a product, including the possibility of renewing the brand contract in the future, how many possibilities for customers to change their support for the brand, how many possibilities the customer wants to increase the positive image of a product. Source: Hasan (2013: 121)	1. Cognitive loyalty. 2. Affective loyalty 3. Conative loyalty. 4. Action loyalty. Source: Hasan (2013: 134-136)	Likert



4. Research result

4.1 Classical Assumption Test Results

The first time to make class assumptions before testing the hypothesis. Classical assumptions are normality, multicollinearity and heteroscedasticity.

4.2 Normality test

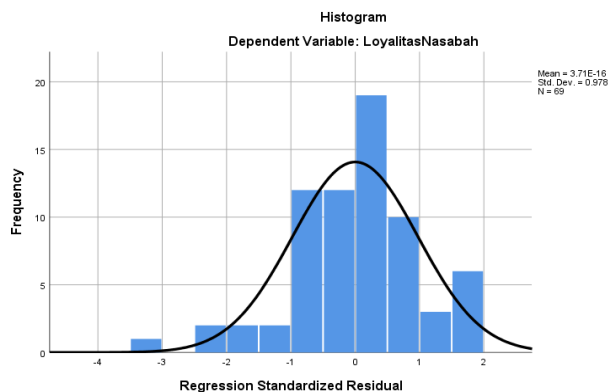


Fig 1.Histogram

Source: Data processed, 2021

Normally distributed data with the form of a histogram graph shows a bell shape and does not experience a skew. Standardized P-plot Normalized Regression Diagram, to see whether the distribution is normal or not.

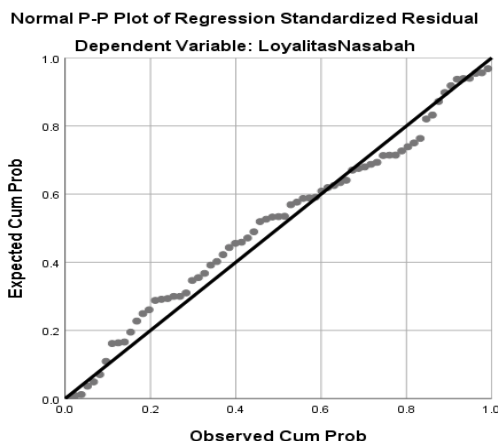


Fig 2.Normal P- P Plot of Standardized Residual Regression

Source: Data processed, 2021

Normal P-plot Standardized Regression that the point follows the diagonal line, the data is normal. Analysis of statistical normality on one Kolmogorov Smirnov to determine whether the data is normal or not.

Determine the provisions of the decision: a. Asymp sig is above 0.05 normal data, b. Asymp sig is below 0.05, data is not normal.

Table 2.
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		69
Normal Parameters, b	Mean	.0000000
	Std. Deviation	2.01492356
Most Extreme Differences	Absolute	.081
	Positive	.072
	Negative	-.081
Statistical Test		.081
Asymp. Sig. (2-tailed)		.200c, d

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Source: Data processed, 2021

Sig value. is above 0.05 (5%) then the normal data distribution is seen from Asymp. sig. (2-tailed) of 0.200 > 0.05.

4.3 Multicollinearity Test

The multicollinearity test is presented:

Table 3.
Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Product excellence	.269	3,721
Customer Satisfaction	.292	3,427
Marketing Communication	.486	2,060

Source: Data processed, 2021

Product excellence, customer satisfaction and marketing communication have a tolerance greater than 0.1 and a VIF smaller than 10, it is said that there are no symptoms of multicollinearity.

4.4 Heteroscedasticity Test

The results are visible:

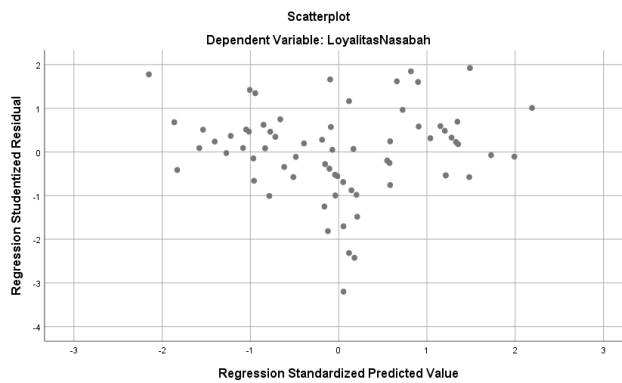


Fig 3.Scatterplot test

Source: Data processed, 2021

The Scatterplot graph has random spread points and is not patterned so there is no heteroscedasticity.

Table 4.
Glejser Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1,822	1,355		1,344	.184
Product excellence	-.073	.074	-.231	-.988	.327
Customer Satisfaction	.092	.052	.394	1,760	.083
Marketing Communication	-.051	.066	-.135	-.777	.440

a. Dependent Variable: Abs_ut

Source: Data processed, 2021

The probability value (sig.) For the product superiority variable is 0.327; sig. for nasabag satisfaction 0.083 and sig. for marketing communication 0.440 > 0.05, that heteroscedasticity does not occur.



Table 5.
Multiple Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-1,612	2,114		-762	.449
Product excellence	.233	.115	.216	2,020	.048
Customer Satisfaction	.436	.082	.548	5,333	.000
Marketing Communication	.266	.103	.206	2,593	.012

a. Dependent Variable: Customer Loyalty

Source: Data processed, 2021

The multiple linear regression equation obtained is:

Customer Loyalty = -1,612 + 0.233 Product Excellence + 0.436 Customer Satisfaction + 0.266 Marketing Communication

The value of the constant (a) = -1.612 means that the product excellence, customer satisfaction and marketing communication are zero, so customer loyalty is still -1.612. The coefficient value of the product excellence variable (b1) = 0.233, the positive value means that each one-unit addition of product excellence (X1) results in increased customer loyalty by 0.233 units. The value of the variable customer satisfaction coefficient (b2) = 0.436, the positive value means that each one-unit addition of satisfaction customer (X2) resulted in increased customer loyalty by 0.436 units. The coefficient value of the marketing communication variable (b3) = 0.266, the positive value means that each additional one-unit marketing communication (X3) results in increased customer loyalty by 0.266 units.

4.5 Hypothesis Determination Coefficient (R2)

The coefficient of determination shows that the ability to influence is getting stronger or not. If the strength is close to 1. The coefficient of determination is shown:

Table 6.
Result of Determination Coefficient Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.894a	.800	.791	2,06090

a. Predictors: (Constant), Communication, Marketing, Customer Satisfaction, Product Excellence

Source: Data processed, 2021

Adjusted R Square 0.791 or 79.1% means that customer loyalty is explained by independent variables, but the remaining 20.9% is explained by other variables not examined such as product quality, promotions and customer relationship.

4.6 Simultaneous Hypothesis Testing (F-Test)

Table 7.
F-Test Results

ANOVAa					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1104,476	3	368,159	86,681	.000b
Residual	276,074	65	4,247		
Total	1380,551	68			

a. Dependent Variable: Customer Loyalty

b. Predictors: (Constant), Communication, Marketing, Customer Satisfaction, Product Excellence

Source: Data processed, 2021

Value of Fcount > Ftable (86,681 > 2.75) with sig. 0,000 < 0.05, then the hypothesis H0 is rejected and H1 is accepted, so product excellence, satisfaction and marketing communication of tabanas products have an effect on customer loyalty in saving at PT. Bank Mestika Dharma Tbk, Kcp Tomang Elok Medan.

4.7 Partial Hypothesis Testing (t test)

Table 8.
T test results

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
(Constant)	-1,612	2,114			-762	.449
Product excellence	.233	.115	.216		2,020	.048
Customer Satisfaction	.436	.082	.548		5,333	.000
Marketing Communication	.266	.103	.206		2,593	.012

a. Dependent Variable: Customer Loyalty

Source: Data processed, 2021

The t test test can be described: The t value of product excellence (X1) is equal to 2,020 positive and sig effect. amounting to 0.048 (0.048 <0.05). Hypothesis H0 is rejected and H1 is accepted because tcount> ttable (2.020> 1.996) Product superiority affects customer loyalty in saving at PT. Bank Mestika Dharma Tbk, Kcp Tomang Elok Medan. The tcount value of customer satisfaction variable (X2) is equal to 5,333 positive and sig effect. equal to 0.000 (0.000 <0.05). The hypothesis H0 is rejected and H1 is accepted because tcount> ttable (5,333> 1,996). Customer satisfaction has an effect on customer loyalty in saving at PT. Bank Mestika Dharma Tbk, Kcp Tomang Elok Medan. The t-count value of the marketing communication variable (X3) is equal to 2,593 positive and sig effect. amounting to 0.012 (0.012 <0.05). The hypothesis H0 is rejected and H1 is accepted because tcount> ttable (2,593> 1,996) Tabanas product marketing communication has an effect on customer loyalty in saving at PT. Bank Mestika Dharma Tbk, Kcp Tomang Elok Medan.

4.8 Discussion

The results of this study show that product advantages affect customer loyalty in saving at PT. Bank Mestika Dharma Tbk, Kcp Tomang Elok Medan with tcount> ttable (2.020> 1.996) and 0.048 (0.048 <0.05) the hypothesis H1 is accepted.

The results of the study are in accordance with the theory of Adisaputro (2014: 64). If the company wants the consumer to be loyal and repurchase the product, the company must make the consumer satisfied with the use of the product it purchased. If the consumer does not get the satisfaction as expected, then he will not be loyal and make a repurchase.

The results of this study show that customer satisfaction has an effect on customer loyalty to save at PT. Bank Mestika Dharma Tbk, Kcp Tomang Elok Medan with tcount> ttable (5,333> 1.996) and 0.000 (0.000 <0.05) the hypothesis H1 is accepted.

The results of this study are in accordance with Priansa (2017: 211) that the creation of satisfaction in the hearts of consumers is very beneficial for the growth of brand loyalty. Consumers will be loyal when their similar products represent the ease of their needs. Companies must be able to create, develop and manage an integrated system that can create satisfaction for consumers. And in line with research results Brilliant and Achyar (2019), which state that satisfaction affect customer loyalty.

The results of this study indicate that tabanas product marketing communication has an effect on customer loyalty to save at PT. Bank Mestika Dharma Tbk, Kcp Tomang Elok Medan with tcount> ttable (2,593> 1.996) and 0.012 (0.012 <0.05) the hypothesis H1 is accepted.

The results of this study are in accordance with Malau (2018: 269) that the target of communication is not only to encourage the purchase of products or services offered but also to continue post-purchase satisfaction. which leads to repeat purchases.

5. Conclusions

The conclusion of this research is that product superiority has an effect on customer loyalty to save at PT. Bank Mestika Dharma Tbk, Kcp Tomang Elok Medan with tcount> ttable (2.020> 1.996) and 0.048 (0.048 <0.05) the hypothesis H1 is accepted. Customer satisfaction has an effect on customer loyalty in saving at PT. Bank Mestika Dharma Tbk, Kcp Tomang Elok Medan with tcount> ttable (5,333> 1.996) and 0.000 (0.000 <0.05) the hypothesis H1 is accepted. Tabanas product marketing communication has an effect on customer loyalty in saving at PT. Bank Mestika Dharma Tbk, Kcp Tomang Elok Medan with tcount> ttable (2,593> 1.996) and 0.012 (0.012 <0.05) the hypothesis H1 is accepted. Product excellence, satisfaction and marketing communication of tabanas products have an effect on customer loyalty in saving at PT. Bank



Mestika Dharma Tbk, Kcp Tomang Elok Medan, the value of $F_{count} > F_{table}$ ($86,681 > 2.75$) with sig. $0.000 < 0.05$.

The suggestion in this research is that companies should pay attention to product excellence because high quality products can lead to customer loyalty. Management must increase customer satisfaction by improving the best service in banking. Management must conduct vigorous product marketing communications in order to remind customers again so that customers are loyal to the bank. The results of this research should be able to add to the scientific work of Prima Indonesia University to benefit other students.

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