

## The Influence of Product Promotion Strategy and Service Quality on Customer Satisfaction at PT. BPR Artha Kramat

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### ABSTRACT

Banking is an important sector in the Indonesian economy. One of the banks that is currently developing is BPR Artha Kramat. BPR Artha Kramat always strives for promotional strategies and providing quality service to customers, this is an important point and main problem in the progress of the banking sector. The aim of this research is to determine the effect of product promotion strategies and service quality on customer satisfaction. This research method uses a quantitative approach by distributing questionnaires to 97 respondents. Data analysis was carried out using multiple linear regression to determine the significance of each variable. The results of this research show that product promotion strategies have a significant effect of  $0.000 < 0.05$  on customer satisfaction, service quality has a significant effect of  $0.000 < 0.05$  on customer satisfaction. Then both variables have a positive and significant influence together with a significant value of  $0.000 < 0.05$ .

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## 1. INTRODUCTION

Banking is one of the important sectors in the Indonesian economy. Where banking functions as a body that collects funds from the community which is used for state development, especially at the regional level. In managing the financial of the people in the regions, local banking institutions such as the People's Credit Bank (BPR) are needed to support investment and trade, especially the micro business sector. Since the issuance of Law No. 10 of 1998 concerning banking, banks are expected to be able to collect and distribute funds to improve people's living standards. One of the indicators of BPR's progress is the increasing number of customers every year, which can be influenced by many factors, one of which is customer satisfaction. This satisfaction is the key to maintaining business continuity in the midst of increasingly fierce competition. Factors that affect customer satisfaction include product and service quality, emotional factors, price and cost, and ease of use of services. Therefore, banks must be able to provide the best service to maintain and increase customer satisfaction.

In conditions of fierce business competition, marketing strategies have become very important to attract customers. This strategy is not only to increase attractiveness, but also to compete with

competitors in different regions. Financial institutions such as BPR Artha Kramat have a strategic role in supporting the economic progress of the community, and for that effective promotion is needed. Customer satisfaction is highly dependent on how the company provides optimal service. Customer satisfaction can be defined as the feeling that arises after comparing expectations with the reality of the service received. The high level of satisfaction has a direct impact on customer loyalty and business continuity of BPRs, including BPR Artha Kramat which continues to strive to improve its services. Promotion is an important element in marketing that must be done correctly so as not to cause negative effects. Promotional media such as advertisements, brochures, social media, and direct promotions must be carefully chosen to effectively reach the target market.

In the case of BPR Artha Kramat, promotion is carried out through digital media such as radio and Instagram, as well as word of mouth strategies, brochures, and banners. In addition to promotions, offering superior products such as various types of savings with ease of access and competitive costs is an important strategy in attracting customers. Service quality is a major factor in shaping customer satisfaction, which further determines their commitment to the bank's products and services. The better the quality of service, the more likely customers are to remain loyal. In a business environment full of choices, the quality of service is a significant differentiator. Dissatisfaction due to poor service can spread through disappointed customer stories, and has the potential to lower the trust of potential customers. For this reason, BPR Artha Kramat must ensure that the quality of service is always maximum in order to maintain customers and reputation. High customer satisfaction will provide many benefits for the company such as increased loyalty, profitability, and a positive image in the community. This satisfaction can be influenced by various indicators such as service quality, reputation, location, customer expectations, recommendations from others, as well as product quality and customer loyalty. Some studies show that service quality has a significant effect on customer satisfaction, while promotional strategies can play a role in the right combination.

As shown in research by M. Fathrezzza Imani (2023), that simultaneously service quality and promotional strategies can affect customer satisfaction by 73.9%. Another study by Elvira Aprilia Primastika and R Yuniardi Rusdianto (2024) states that marketing strategies and service quality affect customer satisfaction and loyalty. Meanwhile, Deborah Ananda Gosal (2024) also stated that the quality of service and promotion strategies have a positive effect on the satisfaction of Bank BCA customers. In the context of BPR Artha Kramat, it is known that minimal promotion and service quality that has not been maximized cause people to not fully know the products offered. Data shows that there is a fluctuation in the amount of customer deposits from year to year. The most drastic decline occurred in 2023 by 74% due to promotions that are only focused on schools and the lack of facilities such as internet banking.

In facing these challenges, BPR Artha Kramat must be able to provide quality products, competitive prices, fast service, and promotional strategies that are relevant to customer needs. With the right promotion and service improvement strategy, BPR Artha Kramat is expected to increase the number of customers and customer satisfaction for products such as Simades savings, Tabunganku, and Simpel (Simpanan Siswa). However, based on observations, the use of savings products is still unstable due to the lack of promotion that touches all levels of society. Therefore, a more equitable promotion strategy and better use of banking technology are needed so that BPR Artha Kramat can maintain its existence in increasingly fierce banking competition.

## 2. METHODS

This research is a quantitative research with a descriptive approach, which according to Sugiyono (2019) is based on the philosophy of positivism and is used to test hypotheses with statistically analyzed data. The type of data used includes primary data in the form of observation results and direct interviews with customers of PT. BPR Artha Kramat, as well as secondary data from relevant literature, journals, and online sources. The location of this research is PT. BPR Artha Kramat with the object of research is customers, while the data collection method is carried out through Likert-scale

questionnaires and documentation. The population of this study is all customers, with sample extraction using accidental sampling techniques. The research instrument was tested using a validity test (by looking at the  $r$  calculation  $\geq r$  table) and a reliability test using Cronbach's Alpha method ( $\alpha > 0.60$ ). The classical assumption test carried out included normality, multicollinearity, heteroscedasticity, and autocorrelation tests to ensure the accuracy of the multiple regression model used. Data analysis was carried out through multiple linear regression to measure the influence of independent variables, namely product promotion strategies and service quality, on bound variables, namely customer satisfaction. Hypothesis testing was carried out through the t-test to determine the partial influence, the F-test to determine the simultaneous influence, and the determination coefficient ( $R^2$ ) test to measure the contribution of all independent variables to the bound variable as a whole.

### 3. FINDINGS AND DISCUSSION

#### Result

##### By Gender

Tabel 1. Sex Characteristics Testing

Respondent Gender	Sum	Presentase (%)
Man	45	46,4
Woman	52	53,6
Sum	97	100

##### Berdasarkan Umur

Table 2. Age-Based Characteristics Testing

Respondent Age	Sum	Presentase (%)
a. Less than 20 years old	2	2,1
b. 20-30 years	27	27,8
c. 31-40 years	24	24,7
d. More than 40 years	44	45,4
Sum	97	100

##### By Occupation

Tabel 3. Job-Based Characteristics Testing

Respondent Occupation	Sum	Presentase (%)
a. Civil Servant	13	13,4
b. Self employed	45	46,4
c. Student/ Student	8	8,2
d. Miscellaneous	31	32,0
Sum	97	100

##### Based on the length of time you have been a customer

Tabel 4. Characteristic Testing Based on Length of Customer Stay

Long been a customer of PT. BPR Artha Kramat	Sum	Presentase (%)
a. 6 month - 1 year	22	22,7
b. 1-1,5 year	22	22,7
c. more than 1.5 years	53	54,6
Sum	97	100

**Based on Total Transactions in 6 Months**

Tabel 5. Testing the Transaction Volume in 6 Months

Number of Transactions made in 6 months	Sum	Presentase (%)
a. Every day	2	2,1
b. Once every 1 week	21	21,6
c. Once every 1 month	49	50,5
d. More than 3 months	25	25,8
Sum	97	100

**Analysis Results****Validity Test Results****Reliability Test Results**

Tabel 6. Results of the Validity Test of Research Variables

No	Variable Code	r hitung	r tabel	Information
1.	PRODUCT PROMOTION STRATEGY (X1)	X1.1 0,673	0,1996	Valid
		X1.2 0,718	0,1996	Valid
		X1.3 0,739	0,1996	Valid
		X1.4 0,719	0,1996	Valid
		X1.5 0,704	0,1996	Valid
		X1.6 0,674	0,1996	Valid
		X1.7 0,634	0,1996	Valid
		X1.8 0,433	0,1996	Valid
2.	SERVICE QUALITY (X2)	X2.1 0,618	0,1996	Valid
		X2.2 0,714	0,1996	Valid
		X2.3 0,704	0,1996	Valid
		X2.4 0,726	0,1996	Valid
		X2.5 0,782	0,1996	Valid
		X2.6 0,776	0,1996	Valid
		X2.7 0,798	0,1996	Valid
		X2.8 0,725	0,1996	Valid
		X2.9 0,485	0,1996	Valid
		X2.10 0,691	0,1996	Valid
		X2.11 0,686	0,1996	Valid
3.	CUSTOMER SATISFACTION (Y)	Y.1 0,666	0,1996	Valid
		Y.2 0,550	0,1996	Valid
		Y.3 0,685	0,1996	Valid
		Y.4 0,530	0,1996	Valid
		Y.5 0,688	0,1996	Valid
		Y.6 0,764	0,1996	Valid
		Y.7 0,711	0,1996	Valid
		Y.8 0,778	0,1996	Valid

## Reliability Test Results

Tabel 7. Reliability Validity Test Results

No	Variabel	Cronbach's Alpha	Value of Criticism	Information
1.	Product Promotion Strategy (X1)	0,816	>0,60	Reliabel
2.	Quality of Service (X2)	0,893	>0,60	Reliabel
3.	Customer Satisfaction (Y)	0,867	>0,60	Reliabel

## Hypothesis Test Results

Tabel 8. Uji T

Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
B	Std. Error				Tolerance	VIF
,486	5,264		,092	,927		
,333	,092	,285	3,610	,000	,859	1,163
,670	,070	,759	9,602	,000	,859	1,163

Tabel 9. Uji F

Model	Sum of Squares	df	Mean Square	F	
Regression	1311,510	2	655,755		
Residual	1337,130	94	14,225		
Total	2648,639	96			

Tabel 10. Uji R2

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,704a	,495	,484	3,77158	1,746

## Discussion

### The Influence of Product Promotion Strategy on Customer Satisfaction PT. BPR Artha Kramat

Based on the hypothesis test, product promotion strategies have a positive effect on customer satisfaction. The value of the variable coefficient of the product promotion strategy is 3.610 with a probability level of 0.000 where the probability value is less than alpha 0.05. This shows that the variable of product promotion strategy has a significant influence on customer satisfaction at PT. BPR Artha Kramat. Product promotion strategy is a type of communication from marketing/marketing activities carried out by a company or organization to disseminate various information, then to influence or persuade and bind to the target market and sales in order to accept offers and remain loyal to the products or services of a company (Mongi et al., 2013). In this study, the product promotion strategy has a significant influence on customer satisfaction at PT. BPR Artha Kramat because indirectly promotions are carried out when conducting events with the aim of introducing various kinds of interesting products to the public so that people are interested in using service products owned by

banks. According to Tjiptono (2012), customer satisfaction is a condition shown by the consumer when the consumer knows that his desires and needs are in accordance with what the consumer expects and is fulfilled properly.

The better the product promotion strategy carried out by the Artha Kramat bank, it will open up public insight and knowledge about the bank which in the sense will know technically, concepts, know profit and loss, profit sharing system, advantages, risks and all about the ins and outs of PT. BPR Artha Kramat. This conclusion is in line with Deborah Ananda Gosal's previous research (February 2024) entitled The Influence of Service Quality and Promotion Strategy on Customer Satisfaction of BCA Veteran Surabaya, which stated that the variable of product promotion strategy has a significant effect on customer satisfaction because PT. BPR Artha Kramat is able to have a good product promotion strategy and keep up with the times and its services clearly and easily understood by customers so that customer satisfaction is fulfilled.

### **The Effect of Service Quality on Customer Satisfaction PT. BPR Artha Kramat**

Based on the results of the hypothesis test, the quality of service has been proven to have a positive and significant effect on customer satisfaction of PT. BPR Artha Kramat, with a coefficient value of 9.602 and a probability level of 0.000 which is smaller than alpha 0.05, thus showing that the better the quality of service provided, the higher the customer satisfaction felt. This is in accordance with Wyckof's opinion in Tjiptono (2012) which states that service quality is the level of excellence that is expected and controlled to meet customer needs, where services that are carried out quickly, friendly, precise, fair, and ethical can build public sympathy and trust in banks. Support also comes from Samuel and Ramadhan (2020) who stated that customer satisfaction is the main indicator of business success which has an impact on customer loyalty and retention. In this context, PT. BPR Artha Kramat is able to show its existence as a financial institution that provides a sense of security and trust to customers through services that meet expectations. This conclusion is strengthened by research by Andris Alfanur Rosid, Deden Mulyana, and Ade Komaludin (2023), who found that service quality has a significant effect on customer satisfaction due to high service guarantees, quick response to complaints, and the ability to meet customer wishes as a whole.

### **The Influence of Product Promotion Strategy, Service Quality together on customer satisfaction of PT. BPR Artha Kramat**

Based on the results of research and data analysis, product promotion strategies and service quality are proven to have a significant influence simultaneously on customer satisfaction of PT. BPR Artha Kramat, which is shown by an F value of 46.099 which is greater than F in the table of 3.09 and a significance value of 0.000 which is smaller than 0.05. These findings indicate that the combination of effective product promotion and superior service quality is able to create a positive experience for customers, where promotions form initial expectations that are then confirmed by services that are appropriate or even exceed customer expectations. This is in line with the definition of customer satisfaction according to Tjiptono (2012), which is a condition when consumer needs and desires are fulfilled according to expectations. In the context of PT. BPR Artha Kramat, the synergy between targeted promotions and quality services can increase customer loyalty and form a strong company reputation. This conclusion is supported by research by M. Fathreza Imani et al. (2023), which emphasizes that promotional strategies, service quality, and company image together can drive customer satisfaction, which in turn makes it easier for companies to retain customers despite offers from competitors.

## **4. CONCLUSION**

Therefore, it is recommended that PT. BPR Artha Kramat continues to improve its promotional strategy to make it more attractive and accessible to the wider community, maintain and improve service quality as a form of commitment to excellent service, and continue to monitor customer

satisfaction as part of efforts to achieve the vision of becoming an independent bank that contributes to the welfare of the community. For further research, it is recommended to add other variables such as the company's image or digital banking services in order to gain a more comprehensive understanding of the factors that affect customer satisfaction.

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