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The Effect of Service Quality and Promotion on Customer Satisfaction at Perumda BPR Bank Daerah Lamongan

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ABSTRACT
This study aims to find out 1) The effect of service quality on customer satisfaction, 2) The effect of promotion on customer satisfaction at Perumda BPR Bank Daerah Lamongan. The population in the study is customers who save at Perumda BPR Bank Daerah Lamongan. Meanwhile, the sample used was 78 respondents with a sampling technique using purposive sampling. From the results of the t-test, the service quality variable was obtained tcal (12.010) > ttable (1.99167), the promotion variable was obtained tcount (2.001) > ttable (1.99167). The results of the Fcal test (215,367) > Ftabel (2.73). From the multiple linear test Y = it can be seen that the most dominant value is the quality of service of 0.118. From the results of the above research, it can be concluded0,001+0,118X^1+0,103X^2+e, that the variables of Service Quality, Promotion partially have a positive and significant effect on Customer Satisfaction at Perumda BPR Bank Daerah Lamongan. Ftest test shows that Service Quality, Promotion simultaneously have a significant effect on Customer Satisfaction at Perumda BPR Bank Daerah Lamongan. And the most dominant variable of service quality is the Lamongan Regional Bank.

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INTRODUCTION

The business run by the banking industry is a trust business. This means that banks need to reassure, provide guarantees and foster trust in their customers. This is very useful to increase customer satisfaction and loyalty to banks. Considering that there are so many banks in Indonesia that compete to retain their customers. This competition also occurs in large banks in Lamongan. Therefore, banks in Lamongan must compete in terms of service and promotion in order to be able to reach a larger market. Considering that there are so many large banks and including banks that are able to maintain the loyalty of their customers and are competing in Lamongan. One of the things that banks can do is provide satisfaction for customers. This is a consideration considering that the satisfaction of a customer will have a good impact on the bank because it can cause loyalty from customers to use the bank. The role of BPR of Lamongan regional banks further increases its role in efforts to improve the development of MSMEs in Lamongan district. The role of BPR of the Lamongan Regional Bank is indeed felt

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to have a strategic value because so far the BPR of the Lamongan Regional Bank has been close to micro, small and medium enterprises that have been run.

Customer satisfaction is the level of feeling at which a person expresses the results of a comparison between the results of the performance of the product or service received in accordance with what is expected. Customers who are satisfied with financing will automatically finance and borrow repeatedly and will recommend the product regarding loans and financing to others so that others will also be interested in doing the financing, and vice versa. Customer satisfaction is also influenced by the quality of service and promotion.

In addition to the quality of service set by the bank, there are other factors that must be considered by the bank to be able to attract customers, namely the bank's efforts to market its products through promotion. Promotional activities carried out by banks are a means to introduce bank-owned products to customers so that customers get to know more about the products offered by banks. Promotion is an important activity for every company, including Islamic banks, because no matter how good the product is produced, if it is not known by customers, the product will not succeed in the market (Tri Astuti, 2013:4).

Promotions are not only informative but also persuasive. However, promotions carried out by banks do not always have a good impact on banks. Promotions that are excessively persuasive can cause criticism from certain people who feel exploited and played with. In addition, the selection of media and promotional targets also needs to be considered because errors in the selection of media and promotional targets can have a negative impact on the bank such as wasting costs without positive returns to the bank (Setiawan, 2015:7).

Literature Review and Problem Statement

Literature Review

The development of the increasingly competitive banking industry requires every financial institution to be able to provide the best service to customers. Competition does not only occur in terms of products and interest rates, but also in the quality of service and the company's ability to carry out promotions to attract and retain customers. In the banking services industry, customer satisfaction is one of the important indicators in assessing the company's success in meeting consumer needs and expectations.

Service quality is the company's ability to provide services that meet or exceed customer expectations. Good service can be seen from the accuracy of service, speed of response, friendliness of employees, ease of transaction process, and the company's ability to provide a sense of security and comfort to customers. If the quality of service received by customers is getting better, the level of customer satisfaction will also increase. Several studies show that service quality has a positive and significant influence on customer satisfaction in the banking sector.

In addition to service quality, promotions are also a factor that can affect customer satisfaction. Promotion is a communication activity carried out by the company to introduce products and provide information to consumers so that they are interested in using the services offered. The right promotional strategy can increase customer understanding of banking products so as to create a positive perception and increase satisfaction. Research shows that promotional techniques have a significant influence on customer satisfaction both partially and simultaneously along with the quality of service.

Perumda BPR Bank Daerah Lamongan as a regional financial institution needs to maintain service quality and optimize promotional activities in order to increase customer satisfaction. Customer satisfaction is important because it can affect loyalty, sustainability of service use, and company image in the midst of growing competition in the banking industry.

Problem Statement

The increasing competition in the banking sector causes customers to have many alternatives in choosing financial institutions that suit their needs. This condition encourages banks to continue to improve the quality of service and develop effective promotional strategies in order to provide a good experience to customers.

Perumda BPR Bank Daerah Lamongan is required to be able to provide fast, precise, and in accordance with customer needs. In addition, promotional activities also need to be carried out optimally so that information about products and services can be well received by the public. However, it is not known exactly to what extent the quality of service and promotions can affect the level of customer satisfaction at Perumda BPR Bank Daerah Lamongan.

Based on these conditions, this study was conducted to analyze the influence of service quality and promotion on customer satisfaction at Perumda BPR Bank Daerah Lamongan, both partially and simultaneously, as well as to find out the variables that have the most dominant influence on customer satisfaction.

RESEARCH METHODS

The type of testing is quantitative testing, This is because it is to find out and test the influence of service quality, and promotion on customer satisfaction using data in the form of numbers. The numbers were obtained from the answers of the respondents, which were quite large so that they had to be processed using SPSS data. Therefore, it is necessary to test the hypothesis data that has been submitted, so that the research and analysis methods designed are in accordance with the variables being studied so that accurate results are obtained. The classification of this research is based on the nature and type using opinion research. This is because the data obtained is in the form of opinions or opinions of people (respondents) both individually and in groups

The object used in this study is Perumda BPR Bank Daerah Lamongan. In this study, the population was made as respondents who used the services of Perumda BPR Bank Daerah Lamongan during the study, namely 368 members.

RESULTS

Testing Hypothesis

Validity Test

Table 1. Validity Test Results

Yes	Variable/ indicator	Calculation	Table	Remarks
1	Quality of Service (x1)			

Yes	Variable/ indicator	Calculation	Table	Remarks
	Indicator X1.1	0,915	0,2227	Valid
	Indicator X1.2	0,858	0,2227	Valid
	X1.3 Indicator	0,859	0,2227	Valid
	X1.4 Indicator	0,894	0,2227	Valid
	X1.5 Indicator	0,891	0,2227	Valid
	X1.6 Indicator	0,832	0,2227	Valid
	X1.7 Indicator	0,851	0,2227	Valid
	X1.8 Indicator	0,780	0,2227	Valid
	X1.9 Indicator	0,784	0,2227	Valid
	Indicator X1.10	0,764	0,2227	Valid
	X1.11 Indicator	0,758	0,2227	Valid
	X1.12 Indicator	0,740	0,2227	Valid
	X1.13 Indicator	0,875	0,2227	Valid
	X1.14 Indicator	0,840	0,2227	Valid
	Indicator X1.15	0,725	0,2227	Valid
	X1.16 Indicator	0,853	0,2227	Valid
	X1.17 Indicator	0,887	0,2227	Valid
	Indicator X1.18	0,824	0,2227	Valid
	Indicator X1.19	0,841	0,2227	Valid
	X1.20 Indicator	0,808	0,2227	Valid
	X1.21 Indicator	0,830	0,2227	Valid
	X1.22 Indicator	0,737	0,2227	Valid
2	Promotions (x2)			
	X2.1 Indicator	0,926	0,2227	Valid
	X2.2 Indicator	0,935	0,2227	Valid
	Indicator X2.3	0,934	0,2227	Valid
	X2.4 Indicator	0,833	0,2227	Valid
3	Customer Satisfaction (Y)			
	Indicator Y1.1	0,914	0,2227	Valid
	Indicator Y1.2	0,911	0,2227	Valid
	Indicator Y1.3	0,877	0,2227	Valid

Source :SPSS 25 statistical output processed 2022

Some of the tables above show that the indicators used in the measurement of the variables of this study have a correlation value of > 0.2227 or a rtable > calculation value. This means that all indicators in the measurement of variables in this study are said to be valid.

Reliability Test

Table 2. Reliability Test Results

NO	Variabel	*Alpha's Cronbach*	Reliability Status	Remarks
1	Quality of Service (x1)	0,977	0,6	RELIABEL
2	Promotions(x2)	0,929	0,6	RELIABEL

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NO	Variabel	*Alpha's Cronbach*	Reliability Status	Remarks
3	Customer Satisfaction (X3)	0,884	0,6	RELIABEL

Source :SPSS 25 statistical output processed 2022

Table 2 above shows the reliability values for each study variable, where all *the Cronbach's Alpha* values of all *variables > 0.6.* This is because the Reliability Standard value is 0.6 and all variables in the study mean that the variables of Service Quality (X1), Promotion (X2), and Customer Satisfaction (Y) are said to be reliable and the questionnaire is suitable for use in the research.

Multiple Correlation Test

Table 3. SPSS Multiple Correlation Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	, 923a	,852	,848	0,679

Source :SPSS 25 statistical output processed 2022

The results of the analysis obtained in table 3 above are known that the R obtained is 0.743, which means that there is a strong relationship between the variables of Service Quality (X1), Promotion (X2) and Customer Satisfaction (Y) at Perumda BPR Bank Daerah Lamongan.

Coefficient Determination Test

Table 4. SPSS Results of Determination Cohesion Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	, 923a	,852	,848	0,679

Source :SPSS 25 statistical output processed 2022

Table 4 above can be explained that the calculation of SPSS above can be known:

a. R = 0.923 means that independent variables (Visitor Satisfaction, and Promotions) have a high role in the dependent variable (Customer Satisfaction).
b. The value of the determination coefficient R squere (R2) = 0.852, shows the magnitude of variation of the dependent variable. Thus, the independent variable (Visitor Satisfaction, and Promotion) is able to explain the dependent variable (customer satisfaction) by 85.2%, and the remaining 14.8% can be explained by other causes such as interest factors (Sani Rasminah, 2015), products (Abdul Haris Romadhoni, Dita Ratna Sari, 2018), promotion (Kadek Adi Putra Gunawan, et al., 2020).

Multiple Linear Regression Analysis Test

Table 5. SPSS Results of Multiple Linear Regression Analysis Test

Model		Unstandardized Coefficients		Standardized Coefficients	T	Say.
		B	Std. Error	Beta		
1	(Constant)	,001	,600		,001	,999
	X1	,118	,010	0,815	12,010	,000
	X2	,103	,051	0,137	2,011	,048

Source :SPSS 25 statistical output processed 2022

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The results of the analysis from the test in table 5 above are obtained in the form of regression model equations as follows:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + e$$
$$Y = 0,001 + 0,118X^1 + 0,103X^2 + e$$

Description :

Y = Customer Satisfaction
a = Konstanta
X1= Quality of service
X2= Promotions

The regression equation can be explained:

a = 0.001 is an intercept *(Constanta)* which means that if the independent variables in the study (X1, X2, and X3) have an effect = 0, then the result obtained from Customer Satisfaction is 0.001.

b_1 = This means that if the value of the Service Quality regression coefficient (X1) is positive, it means that the facility variable has a positive effect on Customer Satisfaction. The value of the variable coefficient of Service Quality is 0.118. which means positive, so that every increase experienced by the X1 variable will increase visitor satisfaction by 0.118

b_2= This means that if the value of the promotion regression coefficient (X2) is positive, it means that the promotion variable has a positive effect on customer satisfaction. The value of the customer quality variable is 0.103 which means positive, so that every increase experienced by the X2 variable will increase customer satisfaction by 0.103.

From these coefficients, the independent variable above is positive. This means that it has a direction of change that is in the direction of its bound variable. In addition, the variable coefficient of service quality with a coefficient of 0.118 means that the quality of service has the largest value compared to the regression coefficient of the promotion variable.

T test

Table 6. Hypothesis Test Results (t-test)

Model		Unstandardized Coefficients		Standardized Coefficients	T	Say.
		B	Std. Error	Beta		
1	(Constant)	,001	,600		,001	,999
	X1	,118	,010	0,815	12,010	,000
	X2	,103	,051	0,137	2,011	,048

Source :SPSS 25 statistical output processed 2022

From the results of the calculation using the SPSS program, it can be seen that:

a. The Influence of Service Quality Variable (X1) on Customer Satisfaction.
From the results of the t-test for the variable of Service Quality (X1) on Customer Satisfaction, the results of the significance level of 0.000 < 0.05 and t calculation of 12.010 and t table of 1.99167 were obtained. From the data, a t-value was obtained from the t-value of > t table (12.010 > 1.99167), then Ho was rejected and H1 was

accepted, which can be concluded that partially the variable of Service Quality has a significant effect on Customer Satisfaction

b. The Influence of Promotion Variable (X2) on Customer Satisfaction.
From the results of the t-test for the Promotion variable (X2) on Customer Satisfaction, the results of the significance level were 0.048 < 0.05 and t calculation of 2.011 and t table of 1.99167. From this data, the t-value of the table > t (2.001 > 1.99167) was obtained. then Ho was rejected and H1 was accepted, which can be concluded that partially the promotional variable has a significant effect on Customer Satisfaction.

Test F

Table 7. Hypothesis Testing Results (F Test)

ANOVA						
Model		Sum of Squares	Df	Mean Square	F	Say.
1	Regression	198,828	2	99,414	215,367	,000b
	Residual	34,620	75	462		
	Total	233,449	75			

Source :SPSS 25 statistical output processed 2022

The table above shows a significance value of 0.000 < 0.05, while the F value of the calculation is 215.367 and the F value of the table is 2.73. From this data, the value of F calculated > F table (215.367 > 2.73), it can be concluded that together the X variable, namely from Service Quality and Promotion , has a significant effect on Customer Satisfaction.

Previous research relevant to this study was conducted by Dzikrulloh, Muhtarom, Sulaeman, and Santoso from the Faculty of Economics and Business, Lamongan Islamic University (UNISLA) which examined the influence of marketing *mix* on consumer decisions with consumer satisfaction as a mediating variable. The results of the study show that the marketing strategy implemented by the company has an influence on the formation of consumer satisfaction. Satisfaction arises when consumers obtain services and benefits that match their expectations. The study shows that factors related to marketing services and communication have contributed to the formation of consumer satisfaction. The findings support this study that promotion and service quality are suspected to be factors that affect the level of customer satisfaction at Perumda BPR Bank Daerah Lamongan.

Another research conducted by FEB UNISLA academics shows that service quality is one of the factors that determine the level of consumer satisfaction. Fast, precise, responsive, and the company's ability to meet customer needs has been proven to increase positive perception and satisfaction. In the service sector, including banking, service quality is an important aspect because customers not only assess the products received but also the experience while using the service.

Based on the previous research, this study has a difference in the object of the research, namely Perumda BPR Bank Daerah Lamongan by using service quality and promotion variables as factors that affect customer satisfaction. This research was conducted to determine the influence of each variable partially or simultaneously on customer satisfaction

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so that it can be an evaluation material for companies in improving service quality and the effectiveness of promotional activities.

CONCLUSIONS

Based on the results of the above analysis, the quality of service, and promotion in an effort to increase customer satisfaction were obtained as follows:

1. The quality of service, and promotion have a significant effect partially on the customer's interest in saving money is proven using a t-test that uses α=0.05 obtained the variable Quality of Service (X1) obtained a calculation of 12.010, and the variable of Promotion (X2) obtained a calculation of 2.011. So that it can be concluded that the variables of service quality, and promotion have a partial and significant influence on customer satisfaction. The results of this study support previous research conducted by Mei Mei Lau, Ronnie Cheung, Aris Y.C. Lam, Yuen Ting Chu (2013) which examined the influence of service quality on customer satisfaction conducted in the banking sector. The results obtained by this study state that service quality has a positive and significant influence on customer satisfaction.
2. From the f test (simultaneous test), the variables of Service Quality (X1), and Promotion (X2) have a significant effect together with the bound variable, namely customer satisfaction (Y). it can be proven that the hypothesis is proven and accepted with the results of Fcal > Ftable (215.367>2.73) then the assumption that H0 is rejected and H1 is accepted. The results of this study support the research conducted by Muhammad Fajar (2015) which states that the variables of service quality, location and promotion have a simultaneous influence on customer satisfaction saving at banks.
3. Service Quality (X1) is the dominant factor that influences customer satisfaction. It is evident from the calculation of multiple linear regression that the hypothesis Y = -0.001 + 0.118X1 + 0.103X2. The results of the calculation can be seen that the service quality variable has the most dominant effect on customer satisfaction. The results of this study support previous research conducted by Kadek Adi Putra Gunawan (2020) service quality has a dominant effect on customer satisfaction.

Suggestions

1. For Lamongan Regional Bank
   a. Bank Daerah Lamongan to provide optimal service to customers such as fast access, adequate service places and adequate transaction tools.
   b. Lamongan Regional Banks are advised to continue to maintain and improve the quality of the products they will market to customers or prospective customers.
   c. The Lamongan Regional Bank is also expected to increase the promotion of products in the bank, be it through the distribution of brochures, socialization or personal selling so that it can be known by the wider community, not only the Lamongan community.
2. For future researchers
   a. In order to get a good research model and supported by strong theories and it is recommended to further increase the number of research references that are able to support the topic being researched

b. The number of samples was multiplied to get better results.

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