

THE INFLUENCES OF PRODUCT, PRICE, PROMOTION, PLACE, AND SERVICE QUALITY TOWARDS CUSTOMER SATISFACTION AT PT. BANK MUAMALAT INDONESIA SEMARANG BRANCH OFFICE

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh produk, harga, promosi, lokasi, dan kualitas layanan terhadap kepuasan nasabah pada PT. Bank Muamalat Indonesia Kantor Cabang Semarang, baik secara simultan maupun parsial.

Data yang digunakan adalah data primer yang dikumpulkan menggunakan kuesioner. Populasi dalam penelitian ini adalah seluruh nasabah tabungan pada PT. Bank Muamalat Indonesia Kantor Cabang Semarang. Dengan metode pengambilan sampel purposive sampling didapatkan 100 sampel yang layak untuk diteliti. Model analisis dalam penelitian ini menggunakan model analisis regresi linier berganda dan teknik analisis menggunakan Uji F, Uji Koefisien Determinasi (R^2), serta Uji t yang diproses menggunakan program SPSS 22.0.

Hasil penelitian ini menunjukkan bahwa variabel produk, harga, promosi, lokasi, dan kualitas layanan secara simultan berpengaruh signifikan terhadap kepuasan nasabah. Selanjutnya produk, harga, promosi, lokasi, dan kualitas layanan secara parsial masing-masing berpengaruh positif dan signifikan terhadap kepuasan nasabah pada PT. Bank Muamalat Indonesia Kantor Cabang Semarang.

Kata Kunci: Produk, Harga, Promosi, Lokasi, Kualitas Layanan, Kepuasan Nasabah.

INTRODUCTION

Research Background

According to Kotler and Armstrong (2001:9), customer satisfaction is the extent to which product's perceived performance matches a buyer's expectations. When product performance is higher than customer expectations, the buyer is satisfied or very happy. Another opinion by Zeithaml and Bitner (2000:75) satisfaction is the response of consumers regarding the fulfillment of needs. It can be said that satisfaction is an assessment of the characteristics or features of the product or service, or the product itself, which provides the level of consumer pleasure associated with the fulfillment of consumer consumption needs. Meanwhile Kotler and Keller (2013:150) interpret satisfaction as a feeling of pleasure or disappointment of someone who emerged after comparing the performance (result) of the product

thought to the expected performance. Consumers satisfaction is the level of consumer feeling after comparing between what they receive and his expectations Umar (2005) in Awaluddin, *et al*, (2017).

According to Tjiptono (2008:96) in Mevita and Suprihhadi (2013), states that customer satisfaction is a very important thing related to business development. Customers who has high satisfaction will always use the products or services provided by companies, and will not be affected by services offered by others.

The main key of winning the competition providing satisfaction to customers. Customers satisfaction will be fulfilled if they get what they want. Customer satisfaction will bring a positive impact on the company's survival (Gaddafi, 2008 in sumardiningsih *et al*, 2012). Customer satisfaction is the main goal of a

company. This is since satisfaction will affect the actions of customers in the future (Edastama, 2014). It can be concluded that customer satisfaction are the most important thing to be built by the company, since if the customers are satisfied they will be difficult to move to another product and will continue to use the products of the company.

Third party funds or *Dana Pihak Ketiga* (DPK) are one of the measurement that can be seen by the bank whether the customers are satisfied or not with all aspects of the bank. If customers are satisfied, the growth of *DPK* will increase. In this case, the growth of third-party funds in PT. Bank Muamalat has decreased in the last period from January to February 2018. third party funds collected by PT. Bank Muamalat Indonesia from October 2017 till February 2018 decreased. In January 2018 decreased by Rp. 250,855 Million and in February 2018 decreased by Rp. 3,151,669 Million. The satisfaction index at Bank Muamalat Indonesia is still at level 76.27 %, which means that the difference is 3.24 % below the Bank Syariah Mandiri. Thus Bank Muamalat needs to improve the customer satisfaction index in order to achieve maximum satisfaction from the customer and fulfil customer expectations related to operational aspects in Bank Muamalat Indonesia.

PT. Bank Muamalat Semarang Branch Office can increase customer satisfaction through its influence factors *i.e.* product (Farida, *et al*, 2016 and Elat, *et al*, 2014); price (Mevita and Suprihhadi 2013 and Farida, *et al*, 2016); promotion (Sudjinar, *et al*, 2015 and Mevita and Suprihhadi 2013); place (Sudjinar, *et al*, 2015 and Wowor 2013); and service quality (Budiarti 2011 and Dewi, *et al*, 2014).

The first influencing factor of customer satisfaction is the product. According to Kotler and Armstrong (1996 in Markoni 2011), product is everything that is offered to market to get attention, bought, used, and that can satisfy the wants or needs of the

consumers. Consumers will feel satisfied if the product used is a satisfied product. Products can be said to be qualified if they are able to provide maximum benefits and minimum sacrifices.

The second influencing factor is price. According to Tjiptono (2008:151), prices are monetary units or other measures (including other goods and services) exchanged in order to obtain ownership or use of a good or service. Customers will be satisfied if the cost incurred by the customers against the bank in accordance with customer expectations. This means that the administrative costs of banks can compete with other banks, resulting in satisfaction for customers.

The third influencing factor is promotion. Promotion is a form of marketing communication. Marketing communication is a marketing activity that seeks to disseminate information, influence/persuade, and or remind targeted markets of the company and its products to be willing to accept, buy, loyal to the products that the company offers (Tjiptono, 2008:87).

The fourth influencing factor is place. According to Kotler and Armstrong (2012) in Farida, *et al*, (2016) Locations are related to place access or product distribution. Locations are an important part of marketing because they are related to after-sales satisfaction and customer prior-sales satisfaction.

The fifth influencing factor is the service quality. Parasuraman, (1985) defines service quality as a global judgment or attitude regarding the superiority of a service.

Problem Statement

Based on the descriptions, formulation of the research questions of this issues are how does product, price, promotion, place, and service quality simultaneously and each partially influences towards customer

satisfaction at PT. Bank Muamalat Indonesia Semarang Branch Office.

Research Purposes

The purposes of this research are analyzing the effect of product, price, promotion, place, and service quality toward customer satisfaction at PT. Bank Muamalat Indonesia Semarang Branch Office, both simultaneously and partially.

THEORITICAL FRAMEWORK

Basic Concept

According to Robbins (2007), attitude is an evaluative statement - both that please or unpleasant to the objects, individuals, or events. This matter reflects how someone feels about something. Attitude is formed from three components (aspects) namely evaluation aspects (components of cognition) and strong feelings (affective components) which will guide a behavior (component of tendency to do/conasi). Person can have thousands of attitudes, but in life the organization is focused on several types of attitudes related to work. Work attitude contains positive or negative evaluations that someone has about aspects of their work environment. In the science of human resource management, most of the research focuses on three attitudes, namely job satisfaction, job involvement and organizational commitment.

Customer Satisfaction

Customer satisfaction is the post-purchase response that occurs as a result of comparing pre-purchasing expectations and performed performance. The expectation level then becomes the product standard that is assessed. It means that after the products or services have been used, the results are compared towards expectations (Kurniawan and Shihab, 2015). Satisfied customers will buy back and they will tell others about the good experience with of the product (Kotler, 2000). Therefore, customer satisfaction is highly regarded by the company since

it will impact the results of sales performance. Customer satisfaction contributes to a number of aspects, such as the creation of customer loyalty, the increase of corporate reputation, and the increase of efficiency and productivity of employees. According to Kotler and Armstrong (2001:9), consumer satisfaction is the extent to which perceived product performance fulfil buyer's expectations. When product performance is higher than customer expectations, then the buyer is satisfied or very happy. Meanwhile Kotler and Keller (2007:177) interpret satisfaction as a feeling of pleasure or disappointment of someone who emerged after comparing the performance (result) of the product thought to the expected performance. Consumer satisfaction is the level of consumer's feeling after comparing what he receives and his expectations.

Factors Influencing Customer Satisfaction

There are various opinions which mention about the factors that affect customer satisfaction. In determining customer satisfaction there are five factors that must be considered by the company (Lupiyoadi, 2001), *i.e.* product, price, emotional, service quality, and cost.

Another opinion that according to Irawan (2004), there are factors influencing customer satisfaction, namely product quality, price, service quality, convenience, advertisement, and location.

According to Nasution (2005), there are factors influencing customer satisfaction, namely Needs and desires related to things that customers feel when they are trying to make transactions with product, Past experience when consuming products from companies and competitors, Communication through advertising and marketing also affects customer perception.

Another opinion from Zeithmal and Bitner (2003), suggested that

satisfaction is a much broader concept than just an assessment of service quality, but also influenced by other factors *i.e.* service quality, product, price, situation, and personal factors.

Product

Products are everything that can be offered to the market to satisfy a desire or need, including physical goods, experiences, events, people, places, property, organization, information, and ideas (Kotler, 2010). According to Tjiptono (1999:95) in Markoni (2011), conceptually the products are a subjective understanding of the producer of "something" that can be offered as an effort to achieve organizational goals through the fulfillment of consumer needs and desires, in accordance with the competence and capacity of the organization and purchasing power. According to Hidayat (2009), the quality of banking products obtained by finding the overall expectations of customers, and increasing the value of products or services in order to meet the expectations of these customers.

Price

According to Kotler (2005:470) in Lestari (2013), price is the amount of money charged to a products or services. More broadly, the price is the total value that consumers exchange for a profit from ownership of a product or service. According to Zeithaml in Widodo and Shihab (2016), the price is what we are incurred to get a products. According to Bei & Chiao (2001) in Lonardo and Soelasih (2014) states that from the cognitive perception of consumers, the price is something that should be given or sacrificed in obtaining a kind of products or services. While the definition of the price of the consumer is the price they feel. For consumers, the price is more meaningful than the nominal price. According to William J. Stanton (2002) in Putra (2012), the price is the amount of money possible plus some items needed to obtain some

combination of an accompanying products and services. Kotler & Armstrong (2008) in Elat, *et al*, (2014) if the quality or benefits received by consumers in accordance with the price incurred to obtain the products, consumers will feel satisfied.

Promotion

Copley (2004) in Cengiz (2007) one of marketing mix that is promotion is a market communication achieved by advertising, direct marketing, public relations (PR), sales promotion and sponsorship. According to Kafa (2013), the promotion is usually done to introduce or notify a product to the consumer. The promotion can be a communication mix in the form of delivery of corporate messages to consumers. Activities vary among others in the form of Advertising (advertising) and word to mouth. Advertising is a form of presentation or promotion of impersonal communication used by certain companies through media paid by a particular sponsor. According to Nugroho and Japariyanto (2013) the promotion is a business enterprise to influence prospective buyers through the use of all elements of marketing mix. According to Soekresno (2000) in Wijoyo (2014) suggests that there are several effective ways of promotion, such as the display, show, demonstration, advertisement, publicity, and sales promotion.

Place

Copley (2004) in Cengiz (2007), Places is the locations where products or services are available, including distribution channels. According to Kotler (2008:51) "One of the keys to success is location, the location begins by choosing community". According to Kotler and Armstrong (2001:55) in Nugroho and Japariyanto (2013), the place is: "Place includes company activities that make products available to target consumers". Places include company activities that make the product available to targeted customers.

Service Quality

According to Kotler (2000), service is any actions or activities that a parties can offer to another parties, essentially intangible and does not result in any ownership. Othman and Owen (2001), suggested the importance of Islamic banks to adopt service quality. From his research, he proposed the use of a new model in measuring the quality of Sharia banking services called CARTER (Compliance, Assurance, Reliability, Tangibles, Empathy, and Responsiveness).

Previous Study

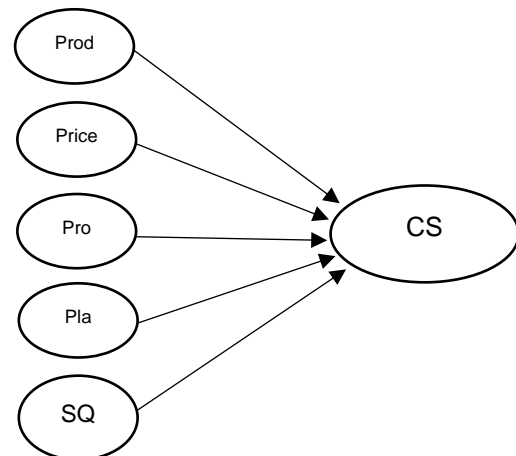
Based on research conducted by Farida, *et al*, (2016), showed that simultaneously all marketing mix variables significant influences towards consumer satisfaction. Research conducted by Elat, *et al*, (2014), showed that the service marketing mix simultaneously had a significant influences towards customer satisfaction. Based on research conducted by Dewi, *et al*, (2014), showed that service quality has a positive and significant influence toward customer satisfaction. this means that the dimensions of the marketing mix together have a significant influence to increase customer satisfaction.

Based on research conducted by Farida, *et al*, (2016) showed that partially only product that proved significant influence toward consumer satisfaction. Research conducted by Elat, *et al*, (2014) showed that the product had a positive and significant influence toward satisfaction. Based on the research conducted by Mevita and Suprihhadi (2013) showed that prices have a significant influence toward satisfaction. Study conducted by Farida, *et al*, (2016) showed that prices had no significant effect on satisfaction.

Based on the results of research conducted by Sudjinar, *et al*, (2015) showed that the promotion has a positive and significant influence toward customer satisfaction. Study conducted by Mevita and Suprihhadi (2013)

showed that promotion has a positive and significant influence toward satisfaction. Based on the results of research conducted by Sudjinar, *et al*, (2015) showed that the place has a positive and significant influence toward customer satisfaction. Research conducted by Wowor (2013) showed that the place partially influence toward satisfaction. Based on the results of research conducted by Budiarti (2011) showed that the service quality has a positive and significant influence toward customer satisfaction. Research conducted by Dewi, *et al*, (2014) showed that service quality significantly influence toward satisfaction.

Reserach Model



Hypotheses

H₁ = Product, price, promotion, place, and service quality have a positive and significant influence toward customer satisfaction at PT. Bank Muamalat Indonesia Semarang Branch Office.

H₂ = Products have a positive and significant influence toward customer satisfaction at PT. Bank Muamalat Indonesia Semarang Branch Office.

H₃ = Price has an influence toward customer satisfaction at PT. Bank Muamalat Indonesia Semarang Branch Office.

H₄ = Promotion has a positive and significant influence toward customer satisfaction at PT. Bank

Muamalat Indonesia Semarang Branch Office.

H₅ = Place Place has an influence toward customer satisfaction at PT. Bank Muamalat Indonesia Semarang Branch Office.

H₆ = Service Quality has a positive and significant influence toward customer satisfaction at PT. Bank Muamalat Indonesia Semarang Branch Office.

RESEARCH METHOD

Research Design

The research design is a guideline for the researcher to determine the direction of the research process correctly and accurately in accordance with the intended purpose (Sarwono, 2006). The research design used in this research is an applied quantitative research causality.

Quantitative research is a research method based on the philosophy of positivism, used to examine the population or a particular sample, sample picking techniques are generally done randomly, data collection using research instruments, quantitative/statistical data analysis with the aim to test the predefined hypothesis Sugiyono, 2013). Applied research is conducted with the aim to apply, test, and evaluate the ability of a theory applied to solve practical problems (Sugiyono, 2013).

According to Sugiyono (2013), research causality is a study that states the relationship of causality, so there are independent variables (variables that influence) and dependent variable (variables influenced). Causality studies explain causal relationships and how the interrelationships among variables and problems refer to research objectives.

Data Types

The type of data used in this research is the primary data. Primary data is data obtained or collected directly in the field by the person conducting the research. The primary data is also called original data or new data (Hasan, 2006).

The primary data used in this research is the data from the answers of questionnaires distributed to the respondents are savings customers at PT Bank Muamalat Indonesia Semarang Branch Office. The type of data based on the time of collection in this study using cross-section data. Cross section data is data collected at a certain time (at a point of time) to describe the circumstances and activities at that time. Cross section data in this research is the data in the form of distributing questionnaires to customers saving PT. Bank Muamalat Indonesia Semarang Branch Office.

Collecting Data Method

In this research using questionnaires as data collection methods. The questionnaire given to the respondents in this research contains a closed question about the influences of the product, price, promotion, place, and service quality towards customer satisfaction. According to Sugiyono (2016:163), closed questions are questions presented to help respondents to answer quickly, and also facilitate researchers in conducting data analysis of all questionnaires that have been collected.

Population and Sample

Population is a generalization region consisting of objects/subjects that have certain qualities and characteristics set by researchers to be studied and then drawn conclusions. The population in this research is a saving customer of PT. Bank Muamalat Indonesia Semarang Branch Office. Sample in this research were selected by purposive sampling method.

Data Analysis Method

Validity Test

Validity test is used to measure the validity or validity of a questionnaire. The questionnaires are said to be valid if the question on the questionnaire is able to reveal something that will be measured by the questionnaire (Ghozali, 2006:49).

Reliability Test

Reliability is a tool to measure a questionnaires that are an indicators of a variables or constructs. The questionnaires are said to be reliable or reliable if one's answer to the questions are consistent or stable over time (Ghozali, 2006:45).

Multiple Linear Regression Analysis

According to Gujarati (2003 in Ghozali, 2011:95), regression analysis is a study of dependent dependent variables with one or more independent variables, in order to estimate and/or predict the average value of the dependent variable, based on the value of the independent variable known. According to Tabachnick (1996 in Ghozali, 2011:95), the results of regression analysis is in the form of coefficients for each independent variable. This coefficient is obtained by predicting the value of the dependent variable with an equation.

Linearity Test

According to Ghozali (2011:166), linearity test is used to see whether the model specifications used are correct or not, whether the functions used in an empirical study should be linear, squared, or cubic.

Normality Test

According to Ghozali (2011:160), normality test used to test whether in the regression model, the dependent variable and the independent variable have a normal distribution.

Multicollinearity Test

According to Ghozali (2011:105), multicolonierity test is used to test whether the regression model specified has a correlation between independent variables. A good regression model should not be correlated among independent variables.

Heteroscedasticity Test

According to Ghozali (2011:139), heteroskedastisitas test aims to test whether in a regression model occurs

inequality one residual variant observation to another observation.

RESULT AND DISCUSSION

Linearity Test

Based on the result showed that D-W main model is 2,374 above dl = 1.592 with n = 100 and k = 5, it can be concluded there is no positive autocorrelation on model and not wrong specification. So the regression model used is linear model.

Result of Durbin-Watson Test

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.829 ^a	.688	.671	2.90979	2.374

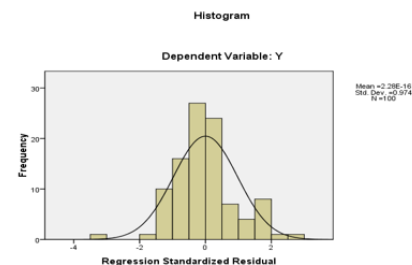
a. Predictors: (Constant), Service Quality, Promotion, Price, Product, Place

b. Dependent Variable: Customer Satisfaction

Source: Primary Data Processed, 2018.

Normality Test

In the Kolmogorov-Smirnov Non-Parametric Statistics (K-S) Statistic test in the result, it is known that the significance value of 0.302 is greater than 0.05. This shows that the data in this research is normally distributed.



Multicollinearity Test

Based on the result, showed that the variables consisting of product, price, promotion, place, and service quality indicate the absence of tolerance and VIF values in each independent variable, in the absence of multicollinearity. In the calculation of tolerance values, no independent variable has a tolerance value of ≤ 0.10 . Likewise with the calculation of VIF values, no independent variable has a VIF value ≥ 10 . So it can be concluded that there is no multicollinearity.

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Product	.629	1.591
Price	.708	1.412
Promotion	.724	1.381
Place	.598	1.673
Service Quality	.626	1.598

a. Dependent Variable: Customer Satisfaction
Source: Primary Data Processed, 2018.

Heteroscedasticity Test

Based on the result showed that in this research no heteroscedasticity occurred because the points on the scatterplot spread randomly, as well as scattered both above and below the number 0 on the Y axis. Graph plot analysis has a significant weakness due to the number of observations affecting the plotting results, then more statistical tests are needed to ensure the accuracy of the results, and based on the glejser test result showed that all values significance (Sig.) Independent variable is greater than 0.05. This shows that in this research did not occur symptoms of heteroscedasticity.

Result of Heteroscedasticity Test

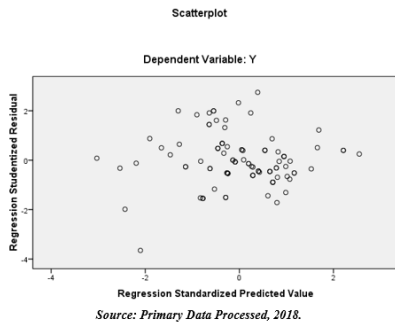


Table 4.21. Result of Glejser Test

Model	t	Sig.
1 (Constant)	3.119	.002
Product	.227	.821
Price	-1.434	.155
Promotion	-1.510	.134
Place	-1.371	.174
Service Quality	1.291	.200

a. Dependent Variable: Customer Satisfaction
Source: Primary Data Processed, 2018.

Multiple Linear Regression Analysis Result

Multiple Linear Regression Result

Model		Coefficients ^a	
		Unstandardized Coefficients	
B	Std. Error		
1 (Constant)	7.105		3.108
Product	.374		.150
Price	.275		.119
Promotion	.269		.084
Place	.504		.116
Service Quality	.336		.106

a. Dependent Variable: Customer Satisfaction
Source: Primary data processed, 2018.

$$CS = 7,105 + 0,374Prod + 0,275Pri + 0,269Prom + 0,504Pla + 0,336SQ + e$$

Hypotheses Test F Test Result

F Test Result

ANOVA ^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1754.626	5	350.925	41.447	.000*
	Residual	795.884	94	8.467		
	Total	2550.510	99			

a. Predictors: (Constant), Service Quality, Product, Price, Promotion, Place
b. Dependent Variable: Customer Satisfaction
Source: Primary Data Processed, 2018.

The verification of hypothesis 1 (one) is done by the F statistical test. Based on Table 4.23. generated $F_{count} = 41,447 > F_{table} = 2,31$ or significance = $0,000 < 0,05$, which means that there is a significant influence among variables of product, price, promotion, place, and service quality simultaneously towards customer satisfaction. Thus the hypothesis 1 (one) which states "product, price, promotion, place, and service quality have a significant influences towards customer satisfaction" was **accepted**.

t Test Result

t Test Result

Model		Unstandardized Coefficients		Standardized Coefficients		t	Sig.
		B	Std. Error	Beta			
1	(Constant)	7.105	3.108			2.286	.025
	Product	.374	.150	.182		2.499	.014
	Price	.275	.119	.158		2.310	.023
	Promotion	.269	.084	.218		3.222	.002
	Place	.504	.116	.324		4.343	.000
	Service Quality	.336	.106	.231		3.164	.002

Dependent Variable: Customer Satisfaction
Source: Primary Data Processed, 2018.

The verification of hypothesis 2 (two) is done by t test. Based on Table 4.25. generated t count for the variable product = 2,499 > t table = 1,984, or significance = 0.014 < 0.05, which means there is a significant influence between product partially towards customer satisfaction. Thus the hypothesis 2 (two) which states "product has a positive and significant influence toward customer satisfaction" is **accepted**.

The verification of hypothesis 3 (three) is done by t test. Based on Table 4.25. generated t count for the variable product = 2,310 > t table = 1,984, or significance = 0.023 < 0.05, which means there is a significant influence between product partially towards customer satisfaction. Thus the hypothesis 3 (three) which states "prices influence toward customer satisfaction" is **accepted**.

The verification of hypothesis 4 (four) is done by t test. Based on Table 4.25. generated t count for the variable product = 3,222 > t table = 1,984, or significance = 0.002 < 0.05, which means there is a significant influence between product partially towards customer satisfaction. Thus the hypothesis 4 (four) which states "promotion have a positive and significant influence toward customer satisfaction" is **accepted**.

The verification of hypothesis 5 (five) is done by t test. Based on Table 4.25. generated t count for the variable product = 4,343 > t table = 1,984, or significance = 0.000 < 0.05, which means there is a significant influence between product partially towards customer satisfaction. Thus the hypothesis 5 (five) which states "place influence toward customer satisfaction" is **accepted**.

The verification of hypothesis 6 (six) is done by t test. Based on Table 4.25. generated t count for the variable product = 3,164 > t table = 1,984, or significance = 0.002 < 0.05, which means there is a significant influence between product partially towards

customer satisfaction. Thus the hypothesis 6 (six) which states "service quality has a positive and significant influence toward customer satisfaction" is **accepted**.

Determination Coefficient Test Result

Result of Determination Coefficient Test (R²)

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.829 ^a	.688	.671	2.90979	2.374

a. Predictors: (Constant), Service Quality, Promotion, Price, Product, Place
 b. Dependent Variable: Customer Satisfaction
 Source: Primary Data Processed, 2018.

Based on the result, it can be seen that the coefficient of determination (Adjusted R Square) is 0.671 (67.1 %). This shows that the proposed research model has a high feasibility since the independent variables used are product, price, promotion, place, and service quality able to explain well the existence of the dependent variable is customer satisfaction. While the rest (100 % - 67.1 % = 32.9 %) is explained by other causes not specified in this research.

Hypotheses Discussion

Based on the verification of hypothesis 1 (one) states that the variables of product, price, promotion, place, and service quality simultaneously have a **significant influences** towards customer satisfaction at PT. Bank Muamalat Indonesia Semarang Branch Office. This shows that the incorporation of variables product, price, promotion, place, and service quality are feasible to be used as a predictive tool to increase customer satisfaction at PT. Bank Muamalat Indonesia Semarang Branch Office.

Based on the verification of hypothesis 2 (two) states that the variables of product partially has a **significant influences** towards customer satisfaction at PT. Bank Muamalat Indonesia Semarang Branch Office.

Based on the verification of hypothesis 3 (three) states that the variables of price partially has a **significant influences** towards

customer satisfaction at PT. Bank Muamalat Indonesia Semarang Branch Office.

Based on the verification of hypothesis 4 (four) states that the variables of promotion partially has a **significant influences** towards customer satisfaction at PT. Bank Muamalat Indonesia Semarang Branch Office.

Based on the verification of hypothesis 5 (five) states that the variables of place partially has a **significant influences** towards customer satisfaction at PT. Bank Muamalat Indonesia Semarang Branch Office.

Based on the verification of hypothesis 6 (six) states that the variables of service quality partially has a **significant influences** towards customer satisfaction at PT. Bank Muamalat Indonesia Semarang Branch Office.

CLOSING

Conclusion

The hypothesis that "products have a positive and significant influence toward customer satisfaction" is accepted. This is shown from the result of t test which shows $t_{count} > t_{table}$ (2,499 > 1,984) and its significance is below 0,05 which is 0,014.

The hypothesis which states "price has an influence toward customer satisfaction" received. This is shown from the result of t test which shows $t_{count} > t_{table}$ (2,310 > 1,984) and its significance is below 0,05 which is 0,023.

The hypothesis that "promotion has a positive and significant influence toward customer satisfaction" is accepted. This is shown from the result of t test which shows $t_{count} > t_{table}$ (3,222 > 1,984) and its significance is below 0,05 that is 0,002.

The hypothesis that states "place has an influence toward customer satisfaction" is accepted. This is shown from the result of t test which shows t_{count}

$> t_{table}$ (4,343 > 1,984) and its significance is below 0,05 0.000.

The hypothesis that "service quality has a positive and significant influence toward customer satisfaction" is accepted. This is shown from the result of t test which shows $t_{count} > t_{table}$ (3,164 > 1,984) and its significance below 0,05 is 0,002.

Implications

This model indicates that PT Bank Muamalat Indonesia Semarang Branch Office should improve strategy on all aspects of good product, price, promotion, place, and service quality in its effort to increase customer satisfaction. This is since the five variables studied can increase the satisfaction level of the customers become very satisfied.

Increase the variety of products assessed in accordance with the needs of each customer, since with the complete product and in accordance with the required customers then assessed will be able to increase customer satisfaction at PT Bank Muamalat Indonesia Semarang Branch Office.

Implementing an affordable price or administrative fee for customers so the customers feel that the cost incurred in accordance with everything that customers feel, thereby will be able to increase customer satisfaction at PT Bank Muamalat Indonesia Semarang Branch Office.

Placing the location of branch offices, especially ATM machines are strategic and easy to reach by customers so that savings customers will easily access the branch or ATM to support customer activities which will impact on improving customer satisfaction.

Running or offering attractive and customer-friendly promotions so customers will be more satisfied with their savings and add other savings products to support customers' activities, with promotions that attract customers will feel more satisfied.

Improving the services quality to customers both open account services and customer complaints services. In the event of a complaint it can be quickly resolved so that the customer feels that the complaint can be handled directly by PT Bank Muamalat Indonesia Semarang Branch Office, and will increase customer satisfaction.

Limitation

The object of research in this research is only one, namely PT. Bank Muamalat Indonesia Semarang Branch Office so that managerial implications can not be applied to other branches

Filling in the questionnaire by the respondent is not fully under the supervision of the researcher so as to allow for different interpretations related to the question in the questionnaire.

The result of the coefficient determination in this research is only 67,1 %. So that the influences of the independent variable towards the dependent variable in this research is only 67,1 %. This shows there are still 32,9 % of independent variables that have not been explained in this research.

Minimum of empirical support that discusses about the influences of the marketing mix towards customer satisfaction, so that the diversity of research results that are referenced is less complex.

Recommendation

Increase the number of research objects in order to assess more related toward customer satisfaction at PT Bank Muamalat Indonesia.

When filling the questionnaire should the author accompany the respondent so that if the respondent does not understand the question the author can help explain the intent of the question so that the results assessed by the customer can be appropriate.

Add or replace other dependent variables that can influences towards customer satisfaction, so that a greater

coefficient determination can be generated, and the influences of the independent variable toward the dependent variable is greater than this research.

Looking for complete reference sources related to customer satisfaction both theoretical and empirical so it will better support the results of future research.

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