The Influence of Service Quality and Promotion on Customer Satisfaction

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ABSTRAK

Penelitian ini bertujuan untuk menguji dan menganalisis pengaruh kualitas pelayanan dan promosi terhadap kepuasan nasabah pada KSPPS BMT Terate Palang Tuban. Populasi atau subjek dalam penelitian ini yaitu nasabah KSPPS BMT Terate Palang Tuban selama tiga tahun terakhir dengan populasi sebesar 2.510 nasabah. Sampel yang digunakan 96 responden dengan teknik random sampling. Instrument yang digunakan berbentuk kuisioner diukur dengan menggunakan skala likert. Teknik pengujian menggunakan Uji Validasi dan Realibitas, Uji Asumsi Klasik (Uji Normalitas, Heteroskedasititas, dan multikolinearitas), Uji Hipotesis dengan dianalisis menggunakan regresi liner berganda serta Kooefisien Determinan atau uji R. Hasil penelitian menunjukkan bahwa hasil uji intrumen semua variabel valid dan reliabel. Demikian juga semua data telah memenuhi asumsi klasik, Hasil akhir menunjukkan bahwa terdapat pengaruh positif dan signifikan antara pelayanan dan promosi terhadap kepuasan nasabah. Berdasarkan uji parsial (uji t) menunjukkan bahwa variabel kualitas pelayanan berpengaruh postif dan signifikan terhadap kepuasan nasabah secara parsial, Varibel promosi menunjukkan bahwa terdapat pengaruh yang positif dan signifikan terhadap kepuasan nasabah. Berdasarkan uji simultan kualitas pelayanan dan promosi terdapat pengaruh secara bersama-sama terhadap kepuasan nasabah, dari hasil tersebut semua dalil hubungan variabel yang dihipotesiskan diterima. Hasil tersebut memberikan masukan pada pihak bank bahwa pelayanan dan promosi untuk menjadi instrumen dalam meningkatkan kepuasan nasabah
Kata Kunci: *kualitas pelayanan, promosi, kepuasan nasabah*

ABSTRACT

This research aims to test and analyze the influence of service quality and promotion on customer satisfaction at KSPPS BMT Terate Palang Tuban. The population or subjects in this research are KSPPS BMT Terate Palang Tuban customers for the last three years with a population of 2,510 customers. The sample used was 96 respondents using random sampling technique. The instrument used in the form of a questionnaire was measured using a Likert scale. The testing technique uses the Validation and Reliability Test, Classic Assumption Test (normality, heteroscedasticity and multicollinearity test), Hypothesis Test which is analyzed using multiple linear regression and the Determinant Coefficient or R test. The research results show that the instrument test results for all variables are valid and reliable. Likewise, all data fulfills classical assumptions. The final results show that there is a positive and significant influence between service and promotion on customer satisfaction. Based on the partial test (t test) shows that the service quality variable has a partial positive and significant effect on customer satisfaction. The promotion variable shows that there is a positive and significant effect on customer satisfaction. Based on the simultaneous test of service quality and promotion, there is a joint influence on customer satisfaction. From these results, all the hypothesized variable relationship arguments are accepted. These results provide input to the bank that service and promotion should be instruments in increasing customer satisfaction
Key words: *service quality, promotion, customer satisfaction*

INTRODUCTION

Cooperatives are one of the business entities that cannot be separated from the free market. In the progress of the Indonesian economy, the role of cooperatives is very important, where the aim of the cooperative itself is to improve the welfare of its members. Based on Law No. 25 of 1992, cooperatives are defined as business entities consisting of individuals or cooperative legal entities that base their activities on cooperative principles as well as being a people's economic movement based on the principle of kinship(Supiyanto, 2020: 3)[1]

As the foundation of the Indonesian economy, cooperatives need to be fostered professionally both in the mental and business fields so that they can progress and develop. In order to develop and progress, cooperatives must be able to prove that they can be trusted. Competition in the business world today can be said to be very tight due to technological and cultural changes that continue to change. Increasingly, consumer needs are also very diverse, one of which is customer or prospective member satisfaction, namely by providing good, friendly service, so that customers feel satisfied. [2]

The presence of a sharia microfinance institution called Baitul Maal wa Tanwil (BMT) provides benefits to society, especially small and medium-sized communities who reject usury. According to Heri Sudarsono in Buchari (2009:18) there are two main functions of BMT, namely as Bait Al Maal which is an institution and leads to efforts to collect and distribute non-profit funds, such as zakat, infaq and sadaqoh. Therefore, the development of BMT is very rapid amidst the development of other conventional microfinance institutions. [3]

According to Levis and Booms (in Dwi Retno Wahyuni, 2019: 4) explain that simple service quality is a measure of how well the level of service provided is able to meet customer or customer expectations, which means that service quality is determined by the ability of a particular company or institution to meet their needs. which is in accordance with what is expected or desired based on the needs of customers or customers or prospective members.

KSPPS BMT TERATE Palang Tuban is a microfinance institution based on sharia principles, which aims to help small and medium communities. One of them is BMT TERATE which is in Gesikharjo Palang or known as KSPPS BMT TERATE Palang. The aim of establishing this BMT is to improve the welfare of its members, namely PSHT Terate in particular and society in general. And provide sustainable benefits to business partners. As well as collecting funds and distributing them to communities in the Palang area and surrounding areas.

In marketing sharia financing products and BMT savings, TERATE carries out marketing by promoting its products, namely through distributing brochures, print media, utilizing social media/online (WA, IG, FB, Website, etc.) and good direct communication. Because by increasing good promotions you will be able to attract customers or potential members

The data on the development of KSPPS BMT TERATE customers over the last three years is: from 2019 - 2021, the number of customers has increased, namely from 1,911 to 2,264. And in 2021 from 2,264 to 2,510 customers.

However, there are some customers who feel dissatisfied with the services provided, because the service still uses a manual bookkeeping system, so the community considers the development of cooperatives to be slow. This shows that the level of service quality and promotion of KSPPS BMT Terate is still low.

For this reason, service quality and promotions are important factors in providing customer or prospective member satisfaction. Achieving the satisfaction of prospective members or customers can provide benefits for creating a harmonious relationship between the cooperative and its members.

Based on the background of the problem above, the researcher is interested in conducting research with the title "The Influence of Service Quality and Promotion on Customer Satisfaction at KSPPS BMT terate Palang Tuban".

METHOD

This type of research is correlational research. According to Syofian Siregar (2013: 247) correlational research is research that is intended to determine whether or not there is a relationship between two or more variables. By using a quantitative research approach, because the research data used is in the form of numbers or qualitative data that is summarized

This research was conducted on customers or prospective members of KSPPS BMT TERATE Palang Tuban whose address is Jalan Gresik No. 70, Front of Tugu Rembes, Ds. Gesikharjo, Palang District, Tuban Regency, East Java. This research starts on April 14 2022 until it is finished.

According to (Sugiyono, 2020: 126) describing population is a generalized area consisting of objects or subjects that have certain quantities and characteristics determined by researchers to be studied and then conclusions drawn. The population in this study was all customers or prospective members of KSPPS BMT TERATE Palang Tuban, 2,510 people. Meanwhile, the sample is part of the number and characteristics of the population. Samples taken from the population must be truly representative. Researchers used a simple random sampling technique. Where sample members from the population are taken randomly without paying attention to the strata in the population. For sampling, use the Slovin formula (in Ir. Syofian Siregar, 2013: 34) with an error rate of 10%, namely:

$$n = \frac{N}{1 + N e^2}$$
$$= \frac{2.510}{1 + 2.510\,(10\%)^2}$$
$$= \frac{2.510}{1 + 2.510\,(0,10)^2}$$

$$= \frac{2.510}{26,1}$$

= 96.16 (96 respondents)

Data collection in this research uses two data sources, namely primary data and secondary data. Primary data is data obtained from original sources (without any intermediaries) and data collected specifically to answer research in accordance with the researcher's wishes. Thus the data is directly obtained from the original source.
Secondary data is data obtained through intermediaries or indirectly, such as journals, the internet, published and not widely published documentation.

The method used in research to obtain information related to the research carried out to obtain data is the data collection tool. By using the following data collection techniques: Observation, Questionnaires or Questionnaires and Interviews.

This research uses an instrument in the form of a questionnaire containing questions or written statements submitted to prospective members/customers of KSPPS BMT TERATE Palang Tuban. The instrument to reveal service quality and promotion quality uses a questionnaire with a Likert scale (five points)

Data analysis is an activity of interpreting data that has been collected from the field and has been processed to produce certain information. The data analysis techniques used are::Instrument validity test, reliability test, classic assumption test (normality test, multicollinearity test, heteroscedasticity test), hypothesis test (T test and F test), multiple linear regression and coefficient of determination R2

RESULTS
Data Quality Test
Validity Test Results

Table 1. Validity of Variable X1 (Service quality)

Question Item No	Corrected Item Total Correlation	R Table (df =	Information

		94)	
X1.1	0.505	0.200	VALID
X1.2	0.666	0.200	VALID
X1.3	0.626	0.200	VALID
X1.4	0.669	0.200	VALID
X1.5	0.600	0.200	VALID
X1.6	0.654	0.200	VALID
X1.7	0.550	0.200	VALID
X1.8	0.534	0.200	VALID
X1.9	0.595	0.200	VALID
X1.10	0.569	0.200	VALID
X1.11	0.500	0.200	VALID
Total X1.	1	0.200	VALID

Source: Data processed from SPSS v.22

From table 1 it is known that the calculated r value from the validity test has a larger value than the r table value. At a significance level of 5% or equal to 0.05, it is 0.200, thus the item value for each variable or question items in the variable X1 questionnaire will be declared valid if the correlation value is greater than the r table value, thus all items are declared valid.

Table 2. Validity of Variable X2 (Promotion)

Question Item No	Corrected Item Total Correlation	R Table (df = 94)	Information
X2.1	0.542	0.200	VALID
X2.2	0.633	0.200	VALID
X2.3	0.584	0.200	VALID
X2.4	0.603	0.200	VALID
X2.5	0.763	0.200	VALID
X2.6	0.581	0.200	VALID
Total X2	1	0.200	VALID

Source: Data processed from SPSS v.22

From table 2 it is known that the calculated r value from the validity test has a larger value than the r table value. At a significance level of 5% or equal to 0.05, it is 0.200, thus the item value for each variable or question items in the variable X2 questionnaire will be declared valid if the correlation value is greater than the r table value, thus all items are declared valid.

Table 3. Validity of Variable Y (Customer Satisfaction)

Questio n Item No	Corrected Item Total Correlation	R Table (df = 94)	Informatio n
Y.1	0.628	0.200	VALID
Y.2	0.653	0.200	VALID
Y.3	0.600	0.200	VALID
Y.4	0.638	0.200	VALID
Y.5	0.674	0.200	VALID
Y.6	0.656	0.200	VALID
Y.7	0.459	0.200	VALID
Y.8	0.555	0.200	VALID
Total Y	1	0.200	VALID

Source: Data processed in SPSS v.22

From table 3 it is known that the calculated r value from the validity test has a larger value than the r table value. At a significance level of 5% or equal to 0.05, it is 0.200, thus the item value for each variable or question items in the variable Y questionnaire will be declared valid if the correlation value is greater than the r table value, thus all items are declared valid.

Reliability Test
Reliability Test on respondents through a questionnaire regarding the Influence of service quality and promotion on Customer Satisfaction at KSPPS BMT Terate Palang Tuban. The results of the reliability test can be seen in table 4 as follows:

Table 4 Reliability of Variables X1, X2 and Y

Variable	Cronbach's Alpha	Information
Service quality	0.812	Reliable
Promotion	0.677	Reliable
Satisfaction	0.755	Reliable

Source: Data processed in SPSS v.22

Classic assumption test
Normality test
The data normality test aims to find out whether each variable is normally distributed or not. And the data processed by SPSS v.22 can be seen that the amount of data (N) is 96, the deviation is 2.83566094, absolute 0.067, positive differences 0.036 and negative -0.067, test statistic 0.067 and significant value 0.200. Because significance (Asymp sig) > 0.05, Ho is accepted. So it can be concluded that the

distribution values in this study are normally distributed.

Heteroscedasticity Test

The heteroscedasticity test is a test used to test the inequality of residual variance from one observation to another. And basically a good regression model is a regression model that does not have similarities between one residual variable and other residual observations, so it can be said to be heteroskedastic. Test this using the gleiser method. Namely, on a basic basis, the significant value is 0.05. And if it is more than > 0.05, it can be said that there is no heteroscedasticity problem and vice versa, if the result is less than < 0.05, it can be concluded that there is a heteroscedasticity problem. And the results of the heteroscedasticity test. heteroscedasticity testing above the significance value for variable X1 (service quality) is 0.138 > 0.05, so it can be interpreted that in variable Meanwhile, for variable X2, the significance value is 0.337 > 0.05 and it can be interpreted that the value of So for these three variables there is no heteroscedasticity.

Multicollinearity Test

The multicollinearity test was carried out to determine whether the regression model found any correlation between the independent variables. A simple diagnosis of the absence of multicollinearity in the regression model is that the data is said to have no multicollinearity if the tolerance value is above > 0.10 and has a VIF below < 10. From testing the multicollinearity test shows that the service quality value (X1) resulting in a tolerance of 0.616 is greater than 0.1 and based on VIF 1.623 less than 10. And for variable (X2) Promotion based on tolerance results 0.616 greater than 0.1 and VIF value 1.623.

Multiple Linear Regression Test

The multiple linear regression test is used to determine the magnitude of the independent (free) variables including service quality and promotion on the dependent (dependent) variable, namely customer satisfaction. Data processing with SPSS V.22 can be concluded that the linear regression equation which reflects the relationship between the variables in this research is as follows: $Y = a + b_1X_1 + b_2X_2 + e$; $= 8,665 + 0,306X_1 + 0,395X_2 + e$

From the multiple linear regression equation above, it shows that:

a. The constant value is 8.665 and the service quality regression coefficient (X1) value of 0.306 is positive with a significance of 0.000, which means that the better the service quality, the more customer satisfaction will increase.

b. The promotion regression coefficient (X2) value of 0.395 is positive with a significance of 0.001, which means that the better the promotion, the more customer satisfaction will increase.

Hypothesis Testing

T test

The t test is a test used to partially test the significance of the relationship between variable X and variable Y or it could be said that the t test basically shows how far an independent variable is individually dependent. Conclusions can be drawn by comparing the calculated t with the t table at a significance level of 0.05 and the guidelines used:

a. If t count > t table then X has a significant effect on Y

b. If t count < t table then X does not have a significant effect on Y

1. The influence of service variables on customer satisfaction
   The service variable (X1) has a positive and significant effect on customer satisfaction at KSPPS BMT Terate Palang Tuban. And this can be seen from the significant service variable (X1) of 0.000 < 0.05. From the t table value = t(α/2 : n-k-1) = (0.05/2 : 96 - 2 -1) = (0.025 : 93) =1.9858And from table 4.12 the calculated

t value is greater than the t table, namely (4.625 >1.9858), then H0 is rejected and H1 is accepted. So there is a partial influence of service on customer satisfaction.

2. The effect of promotions on customer satisfaction
   The promotion variable (X2) has a positive and significant effect on customer satisfaction at KSPPS BMT Terate Palang. And this can be seen from the significant promotion variable (X2) of 0.001 < 0.05. From the t table value = t(α/2 : n-k-1) = (0.05/2 : 96 - 2 -1) = (0.025 : 93) = 1.9858. And from the table the calculated t value is greater than the t table, namely (3.554 > 1.9858), then H0 is rejected and H2 is accepted. So there is a partial influence of promotion on customer satisfaction.

F Test

The F test is carried out to see the influence of the independent variable on the dependent variable jointly or simultaneously. The F table value is found using the following formula: F table = f(k:n-k) = (2 : 96 – 2) = (2:94) = 3.09. If the calculated F value > F table then variable X together has a significant influence on variable Y. If the calculated F value < F table then variable it was found that the calculated F was 44,132 with the F table value being 3.09 so that the calculated F > F Table or 44,123 > 3.09 with a significant level 0.000 < 0.05 then H0 is rejected and H1 is accepted, and it can be concluded that the service and promotion variables together have a significant effect on customer satisfaction at KSPPS BMT Terate Palang Tuban.

Coefficient of Determination Test

The coefficient of determination test is used to measure the closeness of the relationship between the independent variable and the dependent variable. It can be seen that the correlation coefficient value is 0.698. Which means there is a strong relationship between the independent variable and the dependent variable. The percentage of influence of the dependent variable proposed by the simultaneous determination coefficient or R Square is 0.487. Thus, the magnitude of the influence of service quality and promotion together on customer satisfaction is 0.487 or 48.7%, while 51.3% is influenced by other variables not examined in this research.

DISCUSSION

This research uses two independent variables and one dependent variable. With the title "The Influence of Service Quality and Promotion on Customer Satisfaction at KSPPS BMT Terate Palang Tuban". The results based on the problem formulation are as follows:

1. The Influence of Service Variables on Customer Satisfaction
   The service variable (X1) has a positive and significant effect on customer satisfaction (Y) at KSPPS BMT Terate Palang Tuban partially. By using a significance of 5%: 2 = 2.5% (two-sided test) and degree of freedom (n – k -1). And this can be seen from the significant service variable (X1) of 0.000 < 0.05. From the t table value = t(α/2 : n-k-1) = (0.05/2 : 96 - 2 -1) = (0.025 : 93) = 1.989. The calculated t value is greater than the t table, namely (4.625 > 1.989), then H0 is rejected. H1 is accepted. So there is a partial influence of service on customer satisfaction.

2. The Effect of Promotion on Customer Satisfaction
   The promotion variable (X2) has a positive and significant effect on customer satisfaction (Y) of KSPPS BMT Terate Palang Tuban partially. By using a significance of 5%: 2 = 2.5% (two-sided test) and degree of freedom (n – k -1). And this can be seen from the significant promotion variable (X2) of 0.000 < 0.05. From the t table value = t(α/2 : n-k-1) = (0.05/2 : 96 - 2 -1) = (0.025 : 93) = 1.989. The calculated t value is greater than the t table, namely (3.554 > 1.9858), then H0 is

rejected and H2 is accepted. So there is a partial influence of promotion on customer satisfaction.

3. The Influence of Service Quality and Promotion on Customer Satisfaction

Based on the results of simultaneous testing, service quality and promotion have a positive and significant effect on customer satisfaction at KSPPS BMT Terate Palang Tuban. It can be seen that the calculated F is 44,132 with the F table value being 3.09 so that the calculated F > F Table or 44,123 > 3.09 with a significance level of 0.000 < 0.05 means that all independent variables or independent variables have a significant and simultaneous effect. Thus H0 is rejected and H3 is accepted.

4. The Variable with the Most Dominant Influence on Customer Satisfaction

Based on the results of testing the variables Service Quality (X1) and Promotion (X2) on Customer Satisfaction (Y), the most dominant variable can be seen that the correlation coefficient value is 0.698. Which means there is a strong relationship between the independent variable and the dependent variable. The percentage of influence of the dependent variable proposed by the simultaneous determination coefficient or R Square is 0.487. Thus, the magnitude of the influence of service quality and promotion together on customer satisfaction is 0.487 or 48.7%, while 51.3% is influenced by other variables not examined in this research.

CONCLUSION

The research results show that the instrument test results for all variables are valid and reliable. Likewise, all data fulfills classical assumptions. The final results show that there is a positive and significant influence between service and promotion on customer satisfaction. Based on the partial test (t test) shows that the service quality variable has a partial positive and significant effect on customer satisfaction. The promotion variable shows that there is a positive and significant effect on customer satisfaction. Based on the simultaneous test of service quality and promotion, there is a joint influence on customer satisfaction. From these results, all the hypothesized variable relationship arguments are accepted. These results provide input to the bank that service and promotion should be instruments in increasing customer satisfaction

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